CRIMINAL COMPLAINT AFFIDAVIT FOR NEW YORK STATE TEACHERS RETIREMENT SYSTEM, (NYSTRS) AND AFFINITY FEDERAL CREDIT UNION (AFCU) AGENTS, THEFT AND EMBEZZLEMENT OF FEDERALLY PROTECTED PENSION FUNDS

https://docs.google.com/document/d/1HpdhFj0sb37a7GJfYcbY8dHSzHo1nWSADyA2wyeapL8/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vTAowRX7iDC5kujV5xsiDwsKbrrRIOsRPTLMMdDOS0AfjKThLg8433aGeWTaow7pjVguqbGi0YBj_gT/pu

⇒ 18 U.S.C. § 664 – THEFT OR EMBEZZLEMENT FROM EMPLOYEE BENEFIT PLANS

⇒ 18 U.S.C. § 1027 – FALSE STATEMENTS/CONCEALMENT REGARDING ERISA DOCUMENTS

⇒ 18 U.S.C. § 1954 – BRIBERY RELATED TO EMPLOYEE BENEFIT PLANS

⇒ MONEY LAUNDERING STATUTES (18 U.S.C. §§ 1956 AND 1957)

NYSTRS AGENTS AIDING AND ABETTING AFFINITY FEDERAL CREDIT UNION ORGANIZED FRAUD AND REPEATED THEFT OF PETITIONER'S FEBRUARY 26, 2025 PENSION MONEY

⇒WIRE FRAUD (18 U.S.C. § 1343) AND MORE

THE BELOW NAMED NYSTRS AND AFCU AGENTS HAVE CRIMINALLY WORKED TOGETHER AS A PUBLIC CORRUPTION AND MALFEASANCE, RACKETEER AND CORRUPTION AGENCY. THEY ARE CRIMINALLY USING THE NYSTRS AS A FRONT FOR FACILITATING, THE CREATION OF HUMAN TRAFFICKING PREY, VIA UNWARRANTED NYSTRS THEFT AND EMBEZZLEMENT OF PENSION MONEY, COUPLED WITH FINANCIAL AND BENEFICIARY ASSAULTS, FOR HUMAN TRAFFICKER ADAM URBANSKI HUMAN TRAFFICKING PROGRAMS.

THE BELOW NOTED NYSTRS AGENTS ARE CRIMINALLY USING THE NYSTRS AGENCY FOR VIOLATIONS OF THE TRAFFICKING PROTECTION ACT 22 USA 7102, SPECIFICALLY SECTION 1, LEGAL ABUSE AND CRIMINAL USE OF LAWS IN THE NYSTRS IN MANNERS THE LAW WAS NOT INTENDED, SUCH AS:
THEFT OF PETITIONER'S FEBRUARY 26, 2025, ENTIRE PENSION MONEY, DENIED ACCESS TO NYSTRS ONLINE CHANGE OF DIRECT DEPOSIT FEBRUARY 20, 2025, DISREGARDED NYSTRS TIMELY DIRECT DEPOSIT STOP PAYMENT TO AFFINITY FEDERAL CREDIT UNION (AFCU) DUE TO EVIDENCED INDUCED BANK FRAUD, NYSTRS AGENTS 18 U.S.C. § 2 AIDING AND ABETTING AFCU BANK FRAUD VIA UNAUTHORIZED TRANSACTIONS, NYSTRS AGENTS CRIMINAL DISREGARD OF LIABILITY PROVISIONS UNDER EFTA § 910, DENIED ENTITLED PROVISIONAL CREDIT IN CONTRAVENTION TO 12 C.F.R. § 1005.11(c)(2)(i), CRIMINALLY DENIED RIGHT TO SET ASIDE FUNDS AND NAME A BENEFICIARY, ALL FOR REGIONAL KILLER ADAM URBANSKI HUMAN TRAFFICKING, NECROMANCY AND HUMAN SACRIFICE PROGRAMMING FROM THE TOP OF THE NYSTRS.

3230 Cruger Avenue 6B
Bronx, New York 10467

April 20, 2025

President Trump
https://trumpwhitehouse.archives.gov/contact/
Contact the White House

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Federal Trade Commission,
antitrust@ftc.gov, oig@ftc.gov, opa@ftc.gov, secretary@ftc.gov, https://reportfraud.ftc.gov/#/

Consumer Financial Protection Bureau
https://www.consumerfinance.gov/complaint/ and info@consumerfinance.gov,

Internet Crime Complaint Center, https://complaint.ic3.gov/

Human Trafficking Reporting at: https://humantraffickinghotline.org/en/report-trafficking
help@humantraffickinghotline.org.

NYC Police Commissioner
https://www.nyc.gov/site/nypd/about/about-nypd/email-the-commissioner-thank-you.page?currentYear=2024

National Human Trafficking Hotline help@humantraffickinghotline.org
giving@polarisproject.org,

Text 233733
https://www.ice.gov/webform/ice-tip-form

Securities and Exchange Commission,
FormWB-APPSubmission@sec.gov
Help@sec.gov,
Fax: (703) 813-9322

Office of the Whistleblower, FormWB-APPSubmission@sec.gov
100 F Street, NE
Washington, DC 20549

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New York State Teachers' Retirement System (NYSTRS)
Finance Department Fax: 518 431 8785
10 Corporate Woods Drive,
Albany, NY 12211-2395.

Senate Judiciary Committee Members
U.S. Department of Justice
Federal Bureau of Investigation – Public Corruption Unit
Office of Special Counsel
Other Relevant Oversight Authorities

RE: Human Trafficker Adam Urbanski, Criminal Enjoinment of NYSTRS Agents in Theft of Pension Money, ERISA Violations, Aiding and Abetting Affinity Federal Credit Union Bank Fraud, and Money Laundering

Attached: Criminal Complaint and Exhibit 41. Memorandum of Law
Request: Criminal Investigation, Federal Oversight, and Whistleblower Protection

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To the Above Noted Public Safety Officials:

I am submitting the enclosed materials as a whistleblower requesting immediate federal investigations, stoppage of crimes, and pension corrections. I write this letter with respect to the Rochester Teachers Association human trafficker and Union President Front Adam Urbanski. His revenge-for-hire, bribery-based and criminal use of agents in the New York State Teachers' Retirement System (NYSTRS) and agents in Affinity Federal Credit Union, and their collaborators, has to be stopped. He has used the Respondents for theft of pension money and repeated financial and beneficiary onslaughts for his human trafficking crimes. He is criminally using the NYSTRS for criminal theft of pension money, induce poverty pension calculations, and obstructed death beneficiary rights for his deadly human trafficking and human sacrifice programmings.

This submission includes my formal criminal complaint and Exhibit 41 is my Memorandum of Law, which defines the inflicted crimes on petitioner. This criminal report documents a pattern of:

- **Revenge for Hire Crimes**
- **Pension theft**
- **Targeted financial sabotage**
- **Collusion between public retirement agents and private financial institutions**
- **Retaliatory obstruction under color of law**
- **Judicial manipulation and digital suppression to conceal evidence**

I seek stoppage of violations of:

- **18 U.S.C. § 664 – Theft or embezzlement from employee benefit plans**
- **18 U.S.C. § 1954 – Bribery and graft**
- **18 U.S.C. § 1027 – False ERISA statements**
- **18 U.S.C. §§ 1343, 241, 242, 1956, 1512 – Wire fraud, civil rights abuse, money laundering, and obstruction of justice**

Exhibit 41 offers an evidentiary glossary of legal and psychological terms such as judicial weaponization, malfeasance, financial trafficking, and occultism in governance, all of which are active patterns of deadly crimes being used to violate the rights of whistleblowers and elderly pensioners like myself.

🔻 NOTICE OF INVESTIGATIVE INTERFERENCE

Should any investigator, division, or agency receive a referral, legal memo, or directive invoking "plausible deniability" as justification to avoid investigation or prosecution, I formally demand an immediate criminal inquiry into the role of:

- **Judge Alison Nathan, Second Circuit Court of Appeals**
- **Adam Urbanski, Rochester Teachers Association President**

Both have engaged in:

- **Abuse of judicial and fiduciary authority**
- **Heterosexual-targeted retaliation**
- **Conspiracy against rights under 18 U.S.C. §§ 241, 242**
- **Judicial interference and financial trafficking cover-ups**

This obstruction pattern is not hypothetical. As an example, the Albany Police rejected my pension theft complaint in February 2025 , despite my submission of identity theft evidence, fraudulent banking records, and cybercrime activity — citing a false review closure under Case T25000154, with no proper investigation. Petitioner believes this rejection was orchestrated interference, likely influenced by one or more of the above-named parties.

I respectfully request that your office:

1. **Open a criminal investigation and refer all liable parties for prosecution**
2. **Issue whistleblower protections and restraining safeguards against ongoing targeting**
3. **Recognize and stop the use of court systems, deregulated finance, and digital suppression as tools of trafficking and elder abuse**

I thank you for your attention to this matter and for your responsibility in upholding the Constitution and the public trust.

Respectfully submitted,

Miriam Snyder,
Mirisni@Aol.Com
929 312 9411
3230 Cruger Avenue 6b
Bronx, New York 10467

Enclosures:
– NYSTRS Criminal Complaint
– Exhibit Packet (1–41)
– Exhibit 41: Memorandum of Law

UNITED STATES DEPARTMENT OF JUSTICE – ELDER JUSTICE INITIATIVE, STOP HOMICIDE PROGRAMMING, CIVIL RIGHTS

CRIMINAL REFERRAL AND REQUEST FOR PROSECUTION

Re: Elder Financial Exploitation, Pension Theft, Wire Fraud, and Coordinated Financial Abuse
Filed by: Miriam Snyder
Date: April 20, 2025

TO: Elder Justice Initiative
U.S. Department of Justice
950 Pennsylvania Avenue NW
Washington, DC 20530
elder.justice@usdoj.gov

II. SUMMARY OF CRIMINAL CONDUCT

Petitioner, a federally protected elder, brings this criminal complaint against the below Respondents for coordinated financial criminal misconduct constituting:

- **Pension fraud and embezzlement**
- **Wire fraud and money laundering**
- **Concealment of ERISA-governed documents**
- **Elder financial exploitation**
- **Aiding and abetting of organized financial abuse**
- **Denied right to set aside pension money for beneficiary for human Trafficker Adam Urbanski human trafficking set up in the NYSTRS**

  These actions resulted in the repeated and most recent theft and obstruction of Petitioner's February 26, 2025 pension disbursement, intentional suppression of account access, and psychological harassment through deceptive human Trafficker Adam Urbanski financial servitude.

III. ROLE OF NYSTRS

NYSTRS, while not a traditional bank, qualifies as a financial institution under federal law (18 U.S.C. § 20) in its role as a fiduciary custodian of employee retirement assets. As such, NYSTRS is entrusted with the protection and lawful disbursement of pension funds under statutes such as ERISA, and is subject to criminal penalties for misuse, concealment, or negligent handling of participant funds.

Despite formal notice from Petitioner to halt direct deposit activity due to verified financial fraud affecting her AFCU-linked account, NYSTRS agents willfully ignored the request, resulting in loss, exploitation, and repeated financial damage. NYSTRS also:

- **Refused to provide benefit calculation documentation**
- **Obstructed Petitioner's access to her account portal**
- **Concealed material ERISA-governed information**
- **Enabled unauthorized transfer and fraudulent account manipulation**

IV. STATUTES VIOLATED

Petitioner documents NYSTRS agents violations of the following federal criminal statutes:

- **18 U.S.C. § 664 – Theft or Embezzlement from Employee Benefit Plans**
- **18 U.S.C. § 1027 – False Statements/Concealment re: ERISA Plan Documents**
- **18 U.S.C. § 1954 – Bribery Affecting Employee Benefit Plans**
- **18 U.S.C. §§ 1956, 1957 – Money Laundering Involving Pension Funds**
- **18 U.S.C. § 1343 – Wire Fraud**
- **18 U.S.C. § 2 – Aiding and Abetting**
- **42 U.S.C. § 1397j – Elder Financial Exploitation**
- **15 U.S.C. § 1692 et seq. – Fair Debt Collection Practices Act Violations**

V. RELIEF REQUESTED

Petitioner respectfully demands:

1. **Criminal investigation and prosecution of all individuals and institutions involved to deter continuation.**

2. **Full restitution and disgorgement of all misappropriated pension assets.**

3. **Disclosure of all ERISA-covered documentation, including pension calculation methodology, years of service, deduction history, and alleged loan validation.**

4. **Immediate correction of NYSTRS records, reinstatement of access, and ability to name and finance via Petitioner pension money a beneficiary, like other NYSTRS members.**

5. **Referral of the case to the FBI, DOL-EBSA, and appropriate elder justice task forces.**

_____X

CRIMINAL COMPLAINT

THE UNITED STATES DEPARTMENT OF JUSTICE

MIRIAM SNYDER,

Petitioner

v.

Human Trafficker and Regional Killer Adam Urbanski, Janet Graham, NYSTRS Attorney, Mr. Lee, NYSTRS Chief Officer, Chris O'Grady, NYSTRS finance Department Fraudster, Cory Bitcheman, NYSTRS and human trafficker Adam Urbanski Gatekeeper, Dinesh Arjun: Branch Manager Conspirator and Fraudster at Affinity Federal Credit Union's Tarrytown branch and the New York State Teachers Retirement System (NYSTRS) And Affinity Federal Credit Union (AFCU),

Respondents

_____X

INTRODUCTION

This Criminal Complaint is filed by Miriam Snyder and she is seeking penalty enforcement for each and every crime noted in this criminal report, stemming from the NYSTRS agents repeated violations of law, including theft of her February 26, 2025 pension money. As of April 20, 2025, despite several appeals to the NYSTRS for her pension money, Petitioner has nothing in writing, from the NYSTRS stating where her money is and why has her pension money been income lynched. Additionally, she transferred her direct deposit to a new bank and her pension money was not in the account as of March 29, 2025, while other educators have received their direct deposit on or before the 28th of month.

This complaint formally names Adam Urbanski, as the never validated, stolen vote, President of the Rochester Teachers Association (RTA) for over 40 years, four decades and Vice President of the American Federation of Teachers (AFT), as the lead architect and programmer of this ongoing criminal enterprise involving pension theft and income lynching of Petitioner's money. He is a RCSD student and staff human trafficker. He tried to induce hospitalize, label dead, while alive and human traffic Petitioner when she worked in the RCSD.

He is currently 80 years old, still working as a front, with the RCSD children, human trafficking RCSD children and adults, since not stopped. God rescued Petitioner from his human trafficking and human sacrifice killing programs in 1994. Respondent and human trafficker Adam Urbanski has sought revenge since then, for God's rescue. Petitioner is probably the only survivor, because Respondent Adam Urbanski's human trafficking program is a criminally expert murder program.

In the below links, you will see that for the last 30 years, Respondent Adam Urbanski has stalked, income lynched, attempted to murder, and used third party agencies repeatedly for income lynching and murder by proxy programming of Petitioner. A separate criminal report is being prepared for regional killer, human trafficker, starch occultist Adam Urbanski.

In this matter he is using the NYSTRS for his financial assassination and induce poverty programming to create easy human trafficking prey. He has plants planted throughout the NYSTRS to advance his organized fraud, theft of pension money and financial assassination crimes. Cory Bitchman, Janet Graham, and Finance Director Ogrady are all human Trafficker AdamUrbanski NYSTRS conspirators and gatekeepers. Each one willfully violated the below noted EFTA liability laws deliberately. The NYSTRS agents' criminal disregard of EFTA law behaviors, like Cory Bitcheman and Janet Graham, have the appearance of agents getting bribery money from Urbanski's human trafficking and live organ harvest sale programs.

The below link shows some of human trafficker Adam Urbanski's other criminal uses of education institutions for his murder by proxy programming, attempted murder, and income lynching crimes inflicted on Petitioner on pages 27-46 at:
https://drive.google.com/file/d/1YWuUawpCSGR_ExiZlzJa5V-A_TeiTZOO/view?usp=sharing

Also on the below link see many regional killer Adam Urbanski SYNDER NAME CODED income stalkings and lynchings inflicted on Petitioner, in the same abuse of process manner he programmed in this NYSTRS theft of pension money matter, and thereafter dodge liability under the law, using violations of 22 USC 7102, legal abuse in obstructing trafficking protections at:
https://drive.google.com/file/d/0B4GxpI4lqlisSldsendBazJaOVE/view?usp=sharing&resourcekey=0-TtDmFhqAfGx8J_WGUQy0pg

See his criminal programmed repeated, income lynching, statutory tenure obstructions and income lynching crimes repeatedly inflicted on Petitioner at:
https://docs.google.com/document/d/0B6jyGBYPELFJLU9JMTM3eDV6Nzg/edit?usp=sharing&ouid=103900490102960971642&resourcekey=0-YfRWHwxHsiloVdgPWR6POQ&rtpof=true&sd=true

Please see the exhibits in the link below. They show the many name aligned NYS satanic cult members, murder by proxy programs, necromaniac, human trafficking, body brokering, sleep research, student poisoning, human traffic recruitment, and infectious disease defraud injection dissemination and infestation programs, led by Adam Urbanski, all for his satanic killing oath for wealth and power, he could never earn.
https://archive.org/details/updated-january-25-2024-exhibits-for-regional-killers-hochul-and-cuomo-eugenic-r/mode/1up
OR
https://drive.google.com/file/d/1cXdEwm8nsNfjUAcflQwu9n9PzGw-49-f/view?usp=sharing

Please see on the below link a summary of his human trafficking crimes inflicted on Petitioner and New Yorkers in a drafted and not yet completed criminal report on the below link. Petitioner has attempted to write and complete the below linked criminal report since December 2024, but could not complete such, due to human trafficker Adam Urbanski daily escalation of eugenic and financial assassination programming, verified in the reference section links. Please see this over 300 page criminal report documenting the most recent Adam Urbanski and his satanic cult members, multifaceted, human trafficking and assassination programmings at:
https://docs.google.com/document/d/1_MBARiIcDj_gSbkNOLSmYyNWpHAMCPepx8q2Razy-Ec/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vQ-Ni6D67JpcVnOpHLRCwH10z_UbUsxTYqVfhFrvraOQAepNA3iqUm2duTxbYxRhSvypKpQYm5aeFvU/pub

Human Trafficker Adam Urbanski has inflicted over 30 years of stalking, repeated income lynching, attempted human trafficking and attempted murders on Petitioner Miriam Snyder. He is afraid of Petitioner Snyder being made financially whole because he will be doing life in prison for his crimes against humanity, that can be easily proven with the recompense funds Petitioner is entitled. He has criminally and repeatedly used education, union, and teacher institutions, as fronts for his satanic playground for abuse of process income lynching crimes, for human trafficking, like he is doing now in the NYSTRS.

In the above noted links, you will see repeated human trafficker Adam Urbanski led, inhumane and repeated, criminal senile obsession with financial servitude, income lynching, statutory tenure obstructions, and human trafficking prey creation crimes, by his criminal administration of bribed agents led abuse of process crimes for income lynching disguised as his NYSTRS theft of pension money.

Regional killer and human trafficker Adam Urbanski, is the lead assassin hit man in the NYS satanic killing cult. He bribes agents to participate in his income lynching, unauthorized transaction, induced organized fraud, human trafficking, label dead, while alive, human sacrifice and murder by proxy programs. As a starch and criminal senile satanist, he is required to kill massively, in exchange for unearned money and power.

Hence, he operates multiple, multifaceted bribery schemes, compensating agents, such as those named in this NYSTRS criminal report, to carry out abuse-of-process trafficking operations designed to induce poverty, misappropriate funds, and facilitate ongoing financial assaults. He is unlawfully exploiting the NYSTRS system as a platform for human trafficking and financial servitude, using falsified or unverified pension calculations, the denial of entitled death beneficiary funding, the theft of pension disbursements, and the imposition of egregiously low pension awards to systematically target and destabilize victims.

In the below two links, you will see two of his bribery programs, where unsupervised money is used as bonus and attestation spiritual money for his label dead, while alive hospital and healthcare worker murder by proxy programs and hospital controls. See his unsupervised reparations money for bribing public officials to silence his satanic human sacrifice killings and crimes against humanity at pages 19-27 on the links below. Please see his bribery attestation program for his label dead, while alive satanic ritual hospital administration money at pages 54 to 64 at:

MEMORANDUM ON ADAM URBANSKI BRIBERY PAYMENTS USED FOR SILENCING HIS HUMAN TRAFFICKING PROGRAMS, BRIBERY PAYMENTS DISGUISED AS HOSPITAL AND HEALTHCARE WORKER BONUS ATTESTATION MONEY AND BRIBERY MONEY FOR PUBLIC OFFICIALS DISGUISED AS REPARATIONS MONEY. PLEASE SEE EXHIBIT FOR CRIMINAL REPORT AT PAGES NOTED ABOVE AT:

https://docs.google.com/document/d/1OcWrQdaJt7v9KJVW380d42GlH_U-pAGeLGVF_I4SoGO/edit?usp=sharing

OR

https://www.dropbox.com/scl/fi/sngzxh80s8mxz2rb589fe/PUBLISHED-FOREVER-UPD-DECEMBER-20-2024-EXHIBIT_-REPARATIONS-4-HUMAN-TRAFFICKING-SIGNATURES-REGIONAL-KILLERS-ADAM-URBANSKI-AND-KATHY-HOCHUL-6.pdf?rlkey=xv11dwwwyve7logrol479gkjo&st=onlxbl7v&dl=0

OR

https://medium.com/@mirisni/nys-reparations-money-attached-to-regional-killers-urbanski-and-hochul-and-their-human-2df05d56c857

OR

https://docs.google.com/document/d/e/2PACX-1vSySrHV2NhMsNS9rHSYJUnbL8OMAs7NOjVXB-kTO8BGAinSGyqOs7_S5GZn5uFVm60DcR_FFRB-7yr3/pub

OR

https://document.forevermissed.com/lst/m/a/mazarine-levy-snyder/d/4298852.pdf

Human Trafficker Adam Urbanski stolen RCSD children education money, coupled with his human trafficking sales money, and his criminal entrenched union power, these unsupervised sources of money, has enabled him to manipulate the New York State Teachers' Retirement System (NYSTRS) with criminal precision. He is using the NYSTRS as a weaponized playground for financial assaults, specifically targeting whistleblowers, through pension theft, embezzlement, income lynching, human trafficking set ups, falsified banking data, and unauthorized transactions. These acts were carried out in conspiracy with, and in furtherance of, aiding and abetting his Affinity Federal Credit Union's induced fraud on Petitioner, as detailed throughout this matter.

Urbanski's union-facilitated access to NYSTRS internal systems and fiduciary agents, his history in bribery, and income lynching Petitioner, have directly resulted in violations of 18 U.S.C. § 664 (theft from employee benefit plans), 29 U.S.C. § 501(c) (fiduciary embezzlement), and 18 U.S.C. § 1954 (bribery involving pension plan administrators).

Petitioner seeks enforcement by the United States Department of Justice on behalf of, Miriam Snyder ("Petitioner") against Human Trafficker and Regional Killer Adam Urbanski, the New York State Teachers Retirement System (NYSTRS), Affinity Federal Credit Union (AFCU), and their agents for the indisputable, exhibits and references verified, violations of federal laws, including but not limited to:

18 U.S.C. § 664 – Theft or Embezzlement from Employee Benefit Plans;

18 U.S.C. § 1027 – False Statements/Concealment Regarding ERISA Documents;

18 U.S.C. § 1954 – Bribery Related to Employee Benefit Plans;

Money Laundering Statutes (18 U.S.C. §§ 1956 and 1957);

Wire Fraud (18 U.S.C. § 1343); and other related offenses.

The Respondents have also violated provisions under the Trafficking Victims Protection Act (22 U.S.C. § 7102) through legal abuse and criminal misuse of laws in a manner inconsistent with their intended purpose.The Respondents have violated Section 1 of the Trafficking Victims Protection Act through legal abuse and criminal misuse of laws within NYSTRS, to again, income lynch and steal money from Petitioner Miriam Snyder.

FACTUAL OVERVIEW

1. **Petitioner's NYSTRS February 26, 2025 pension money was stolen and embezzled and up to today April 20, 2025 Petitioner has nothing in writing from the NYSTRS to say where her February 26, 2025 pension money is and why. See the attached exhibits 1 -30 and the reference section for the many letters Petitioner has written exhausting administrative remedies seeking the whereabouts of her pension money, a reason for the NYSTRS theft, harassment, induced fraud and appealing for an end to the NYSTRS below crimes:**
    1. **18 U.S.C. § 664 – THEFT OR EMBEZZLEMENT FROM EMPLOYEE BENEFIT PLANS**
    2. **18 U.S.C. § 1027 – FALSE STATEMENTS/CONCEALMENT REGARDING ERISA DOCUMENTS**
    3. **18 U.S.C. § 1954 – BRIBERY RELATED TO EMPLOYEE BENEFIT PLANS**

4. **MONEY LAUNDERING STATUTES (18 U.S.C. §§ 1956 AND 1957**
5. **NYSTRS AGENTS AIDING AND ABETTING AFFINITY FEDERAL CREDIT UNION ORGANIZED FRAUD AND REPEATED THEFT OF PETITIONER'S FEBRUARY 26, 2025 PENSION MONEY**
6. **WIRE FRAUD (18 U.S.C. § 1343) AND MORE**

Please see exhibits 1-28 showing Petitioner has sought to stop these bribed NYSTRS and AFCU agent crimes by filing criminal reports everywhere possible.

2. **The NYSTRS Respondents refused to honor Petitioner's timely and legal stop direct deposit payment to Affinity Federal Credit Union, submitted to the NYSTRS in advance, specifically over 10 days before the end of the month settlement date of NYSTRS. Petitioner submitted such under EFTA § 907(a). Please see exhibit 12.**
3. **Respondents refused and failed to honor Petitioner's stop payment, thus the NYSTRS agents became liable to pay Respondent her missing February 26, 2025 payment under Section 907(a) of the EFTA (15 U.S.C. § 1693e(a)) and its corresponding regulation under 12 CFR § 1005.10(c). See exhibit 13.**

   The NYSTRS agents have refused and failed to obey the liability law in the EFTA and pay Petitioner. Their goal was to destabilize her finances to distract and delay the filing of life saving criminal complaints.

4. **Despite notifying the NYSTRS agents of the above liability law, they refused and failed to issue provisional credit within 10 days as mandated under EFTA § 908. Please see exhibits 13 -19.**
5. **Despite evidence of fraud, identity theft, and a police report (Greenburgh Police #25-001585), NYSTRS and AFCU Respondents colluded to ignore federal law, consistent with the Respondent Adam Urbanki's history of criminal stalking and patterned and practiced inflicted organized fraud, perversion of the legal process and financial servitude. Please see exhibits 1-28.**
6. **Respondents illegally input false Wells Fargo account data, blocked Petitioner from getting the Change of Direct Deposit form quickly, then blamed "cut-off dates" not authorized under federal regulations. Please see Exhibit 5.**

7. **Petitioner was lawlessly denied the legal right to set aside pension funds for a beneficiary. This was criminally done as part of human trafficker Adam Urbanski's criminal set up of Petitioner for no beneficiary money, for his unregulated easy human trafficking.**
8. **The Respondents actions follow a pattern of aiding third-party financial actors in targeting Petitioner for induced fraud, abuse of process, income lynching and financial assassination programming for human trafficking and court obstruction. Exhibits 1-28 show the respondents repeated criminal acts against whistleblower petitioner Miriam Snyder. This includes repeated 18 USC 241 Conspiracy against rights, 18 USC 242 Deprivation of Rights Under Color of Law, and repeated violations of the trafficking protections Acts, 22 USC 7102, Section 1, legal Abuse.**
9. **Prior to NYSTRS agents aiding and abetting AFCU induced fraud against Petitioner, Petitioner had started a lawsuit against AFCU and filed several police reports against AFCU for their repeated, unwarranted, and inflicted induced fraud on Petitioner's good standing over 5 years accounts with AFCU. AFCU escalated their induced fraud crimes to distract Petitioner from filing the needed lawsuit against human Trafficker Adam Urbanski. Please see the prepared and almost complete lawsuit against AFCU at: https://docs.google.com/document/d/1hdcU5YHTRD_IqYqcsVyZ1_1WKqDmw_2r/edit?usp=sharing&ouid=103900490102960971642&rtpof=true&sd=true**
10. **AFCU and NYSTRS agents worked together to steal Petitioner's money to attempt to stop her filing of criminal reports and lawsuits documenting their crimes. AFCU crimes were extensive and samples of their banking fraud crimes and the police report were submitted to the NYSTRS to facilitate stop payment. The NYSTRS agents maliciously and in concert with regional killer and human trafficker Adam Urbanski ignored the police report with the AFCU attached bank fraud documents attached as exhibits, 1-28.**
11. **Petitioner filed several NYSTRS complaints with the Consumer Financial Protection Bureau in an attempt to exhaust remedies. They were criminally ignored. Please see the CFPB complaints filed against the NYSTRS for violations of**

consumer protection and trafficking protection laws on the docket sheet at exhibit 10.

12. **Please see human trafficker Adam Urbanski criminal enjoinment of another third party in his assault against Petitioner, criminally using the Albany police department for legal perversion and abuse of process administration at exhibit 27.**
13. **Please see exhibitS 28 and 29 human trafficker Adam Urbanski newest induced fraud inflicted in Petitioner's new direct deposits.**

PARTIES

A. Petitioner

1. **Miriam Snyder is a member of the New York State Teachers Retirement System who has been repeatedly subjected to criminal treatment, and the escalation of such criminal programming, was escalated via the theft of her February 26, 2025 pension money. In addition to such, she has been denied her right to use her pension money to fund a death beneficiary, denied her right to authenticated calculations of her pension money, and other financial harm, due to induced systemic corruption within NYSTRS and AFCU, led by human trafficker and stolen vote over 40 years, Rochester Teachers Association president Actor and human traffickers Adam Urbanski.**

B. Respondents

2. **Human Trafficker Adam Urbanski, a long-standing, unsupervised actor operating under the guise of a Rochester Teachers Association union leader, is the primary architect and lead respondent in the ongoing civil and criminal conspiracy to deprive Petitioner Miriam Snyder of her protected property, due process, and civil rights. Acting in coordination with agents inside the New York State Teachers' Retirement System (NYSTRS) and Affinity Federal Credit Union (AFCU), Urbanski has repeatedly weaponized financial institutions to facilitate "income lynching", the organized and illegal seizure of Snyder's pension funds. His use of**

induced bank fraud, legal abuse, and administrative obstruction is in direct violation of 22 U.S.C. § 7102(1) of the Trafficking Victims Protection Act, which criminalizes the abuse or threatened abuse of legal processes to create trafficking conditions.

3. **Urbanski has exploited NYSTRS and AFCU not only to aid and abet wire fraud, bank fraud, and theft under the Electronic Fund Transfer Act (EFTA) but also to suppress Snyder's ability to secure basic rights such as appointing a death beneficiary and accessing verified pension calculations. This criminal entrenchment reflects a broader pattern of systemic legal perversion and structural fraud, long embedded within institutions he controls, aimed at targeting whistleblowers and silencing financial autonomy through coordinated economic abuse.**
4. **New York State Teachers Retirement System (NYSTRS): Involvement in pension money theft, embezzlement, aiding and abetting AFCU bank fraud, and other unlawful activities.**
5. **Affinity Federal Credit Union (AFCU): Complicity in unauthorized transactions and multifaceted induced bank fraud for human trafficker Adam Urbanski's destroyed credit and finances, for his human trafficking prey creation programs. He has criminally bribed and used the below noted Respondents in their NYSTRS and AFCU Agents, Individual and Professional Capacities, and as such this criminal report seeks prosecution in the individual and alleged professional capacities.**
6. **Janet Graham: NYSTRS Attorney: Malfeasance in office, public corruption, failure to implement EFTA and Equal Protection of the law, laws, as required by law. and more.**
7. **Mr. Lee: NYSTRS Chief Officer: Neglect of duty and failure to supervise adequately while holding conflicting roles as chief investor and fiduciary representative.**
8. **Chris O'Grady: Lead conspirator in violations under 12 CFR § 1005.10(c), Section 908 of the EFTA (15 U.S.C. § 1693f) , 18 U.S.C. § 664, 18 U.S.C. § 1027 and 18 U.S.C § 241, including conspiracy against rights and misuse of the NYSTRS finance operations for abuse of process.**

9. **Cory Bitcheman: She is human trafficker Adam Urbanski planted gatekeeper preventing members from accessing authentic officials, while aiding and abetting AFCU fraud, advancing secrecy around schemes to defraud crimes, abuse of process specialist, with intent to harm and damage members, and blocking justice every step of the way.**
10. **Dinesh Arjun: Branch Manager at Affinity Federal Credit Union's Tarrytown branch. He is complicit and the lead conspirator in human trafficker Adam Urbanski's mentored systemic bank deregulation and organized fraud crime enforcement, noted in the exhibits. Please see exhibits 1-3, emphasis on the induced fraud, no name, AFCU unauthorized transaction records given to Petitioner. Before the theft of petitioner's February 26, 2025 pension money, AFCU was the direct deposit Bank of Petitioner. AFCU had stolen over 1700 dollars from Petitioner. Please see the exhibits in the link below to see the money AFCU stole from Petitioner. REGIONAL KILLER ADAM URBANSKI AND AFCU UNWARRANTED AND MALICIOUS THEFT OF OVER 1700 DOLLARS OUT OF PETITIONER'S AFCU GOOD STANDING ACCOUNT, , POSTED AT:**
    https://docs.google.com/document/d/1WCKk-EHHpXWT-sjYo16exzGRSfZT4_A9EMV13I5DV1s/edit?usp=sharing
    OR
    https://www.dropbox.com/scl/fi/99ofcawrw68tc0yu6ucy1/FINALEE-NOTARIZED-AFFINITY-FEDERAL-CREDIT-UNION-AND-PAY-PAL.pdf?rlkey=y3co2b5m4vygual44hvjmj6sf&st=fdpf49sq&dl=0
    OR
    https://docs.google.com/document/d/1WCKk-EHHpXWT-sjYo16ex
11. **Please note the police report Petitioner hand delivered to the Greenburg police and the February 19, 2025 affidavit in support, written and faxed to PO Washington, has been removed from Petitioner's computer. Please see the police report receipt for the delivery of exhibits 2 and 3 to the Greenburg police at exhibit 28.**

⚖️ JURISDICTION AND IMMUNITY NOTICE – CRIMINAL COMPLAINT

This criminal complaint is brought under the laws of the United States, and jurisdiction is proper pursuant to the following federal criminal statutes, which have been knowingly and repeatedly violated by the Respondents named herein:

- **18 U.S.C. § 664 – Theft or embezzlement from employee benefit plans;**
- **18 U.S.C. § 1027 – False statements or concealment of facts in relation to documents required by ERISA;**
- **18 U.S.C. § 1954 – Bribery and graft connected to employee benefit plan management;**
- **18 U.S.C. § 1343 – Wire fraud involving fraudulent use of electronic communication systems to deprive Petitioner of money and property;**
- **18 U.S.C. § 1956 & § 1957 – Money laundering and monetary transactions from criminally derived property;**
- **18 U.S.C. § 2 – Aiding and abetting the commission of a federal offense;**
- **18 U.S.C. § 1512 – Witness tampering and obstruction of justice;**
- **18 U.S.C. § 241 – Conspiracy against rights;**
- **18 U.S.C. § 242 – Deprivation of rights under color of law.**
- **Provisions under the Electronic Fund Transfer Act (EFTA) codified at 15 U.S.C. §§ 1693 et seq.;**
- **22 U.S.C. § 7102 – Abuse of legal process as a means of trafficking**

These violations occurred through the willful misconduct, obstruction, and coordinated financial sabotage carried out by Human Trafficker Adam Urbanski and the named agents of the New York State Teachers' Retirement System (NYSTRS), acting in their official and personal capacities.

Petitioner explicitly states that each Respondent is charged in both their individual and professional capacities. The Respondents are not protected by sovereign immunity for the following legal reasons:

1. **The conduct involves criminal activity, including theft, fraud, and the obstruction of federally protected rights—sovereign immunity does not shield criminal acts.**

2. **The actions were committed under color of law, but well outside the lawful authority of the Respondents' official duties.**

3. **Adam Urbanski and the NYSTRS Respondents, while state-affiliated, engaged in commercial and administrative activities (including pension disbursement and digital banking), and are therefore subject to federal criminal jurisdiction and statutory enforcement.**

4. **Under the doctrine of Ex parte Young, public officials engaged in ongoing unlawful conduct are personally liable and not protected by state immunity doctrines.**

Petitioner demands full federal investigation, enforcement, and criminal prosecution of all parties responsible for these acts, which constitute a deliberate pattern of organized financial crime, civil rights obstruction, and pension sabotage under federal law.

Other applicable federal statutes addressing the NYSTRS pension embezzlements, financial crimes, public corruption, and human trafficking.

This criminal complaint is primarily filed against human trafficker Adam Urbanski , the New York State Teachers' Retirement System (NYSTRS) and Affinity Federal Credit Union (AFCU) agents. A separate criminal report will be filed against Affinity Federal Credit Union because their bank deregulation crimes are above and beyond criminal. This criminal report is for their coordinated involvement in this NYSTRS criminal financial conspiracy involving the following offenses:

COUNT I.

Urbanski has used his long-held office as a union malfeasance gatekeeper to coordinate false data entries, obstruct the retirement systems regulations with respect to adherence to the EFTA, deny rightful beneficiary transfers, and redirect pension disbursements in retaliation against educator, particularly Petitioner and those who have challenged institutional oppression or exposed internal fraud. In collaboration with NYSTRS actors

Janet Graham (attorney), Chris O'Grady (finance), Cory Bitcheman and others, they participated in acts constituting:

- **Theft of protected pension funds (*18 U.S.C. § 664*);**
- **Falsification and concealment of ERISA-required documents (*18 U.S.C. § 1027*);**
- **Bribery and influence peddling over fiduciary decisions (*18 U.S.C. § 1954*).**

These actions resulted in income lynching, violated ERISA mandates, and inflicted systemic economic sabotage through public institutions.

COUNT II.

Theft and Embezzlement from Federally Protected Pension Funds

The Respondents have engaged in theft and embezzlement under 18 U.S.C § 664, specifically targeting federally protected pension funds belonging to Petitioner Miriam Snyder. Respondents have put nothing in writing to explain where her pension money is, despite her completing a timely stop payment to the AFCU bank due to their multitudes of organized bank fraud. Petitioner completed a new direct deposit for her February 26, 2025 direct deposit and her money was not deposited in the new account for unknown reasons. At that time, it was Capital One Bank.

COUNT 111.

False Statements/Concealment Regarding ERISA Documents

Under 18 U.S.C § 1027, the Respondents allegedly falsified or concealed information related to ERISA-protected documents concerning Petitioner's pension benefits.

COUNT 1V.

Bribery Related to Employee Benefit Plans

Janet Graham is alleged to have accepted bribes under 18 U.S.C § 1954, failing to enforce laws designed to protect members' rights while enabling systemic corruption within NYSTRS.

COUNT V. Money Laundering

Respondents are accused of laundering stolen pension funds through unauthorized transactions under federal money laundering statutes (18 U.S.C §§ 1956 and 1957).

COUNT VI. Wire Fraud

Under 18 U.S.C § 1343, Respondents allegedly engaged in wire fraud by manipulating electronic fund transfers involving Petitioner's pension funds.

COUNT VII. Respondents Trafficking by Abuse of Process

Violations Under the Trafficking Victims Protection Act (22 U.S.C § 7102), repeated, programmed, and inhumane use of legal abuse to income lynch, to create financially assassinated easy human trafficking prey. Violations:

- **22 U.S.C. § 7102(9)(B) – Abuse of legal process in furtherance of human trafficking**
- **18 U.S.C. § 872 – Extortion under color of official right**
- **42 U.S.C. § 1994 – Peonage and involuntary financial servitude, lawless placement of Petitioners pension money in an unauthorized transaction AFCU entity**

COUNT VIII. Respondents Tampering with a Victim/Witness (18 U.S.C. § 1512)

Petitioner is a whistleblower, witness and victim of human trafficker Adam Urbanski's over 30 years of reckless stalkings, ruthless surveillances, repeated and inhumane income lynchings, repeated statutory tenure obstructions, financial servitude, unconsented human research experimentation, scientific obstructions, attempted human trafficking, attempted murder, and criminal misconduct by various Respondents. Yet, the NYSTRS agents conspired with AFCU and human trafficker Adam Urbanski, and:

Interfered with Petitioner's ability to present evidence in federal court., via the Respondents theft of her pension money income lynching

Engaged in retaliation by obstructing Petitioner's right to have a pension funded beneficiary to control her remains when God, and God alone, takes her off this earth,

Repeatedly created NYSTRS procedural barriers to prevent Petitioner from pursuing justice.

COUNT IX. Respondents Theft of Federally Protected Pension Funds

Violations:

- **18 U.S.C. § 664 – Theft Or Embezzlement From Employee Benefit Plans**
- **18 U.S.C. § 1027 – False Statements/Concealment Regarding Erisa Documents**
- **18 U.S.C. § 1954 – Bribery Related To Employee Benefit Plans**
- **18 U.S.C. §§ 1956 and 1957 Money Laundering Statutes**

- **18 U.S.C. § 1343 Wire Fraud And More**
- **18 U.S.C. §225 Continuing Financial Crimes Enterprise (Rico)**
- **18 U.S.C. § 1957 – Engaging in monetary transactions derived from unlawful activity**
- **18 U.S.C. § 1341 – Mail fraud**
- **18 U.S.C. § 1343 – Wire fraud**
- **15 U.S.C. § 1693e(a) – EFTA stop payment violation**
- **15 U.S.C. § 1693f – EFTA error resolution failure**
- **Penal Law § 190.65 – Scheme to defraud in the first degree**

COUNT X. Respondents Use of Falsified Banking Data and Record Tampering

Violations:

- **18 U.S.C. § 1018 – False writings and entries**
- **18 U.S.C. § 1030(a)(4) – Falsifying electronic records**
- **NY Penal Law § 175.10 – Falsifying business records in the first degree**
- **NY Penal Law § 175.25 – Tampering with public records**
- **NY Penal Law § 175.35 – Offering a false instrument for filing**

COUNT XI. Respondents Obstruction of Justice

Violations:

- **18 U.S.C. § 1512(b) – Theft of pension money for intimidation or coercion to hinder legal process**
- **18 U.S.C. § 1512(c) – Obstructing court filings or official proceedings**
- **NY Penal Law § 195.05 – Obstruction of governmental administration**
- **42 U.S.C. § 1985(2) – Obstructing access to federal courts**

COUNT X11. Failure to Follow Federal Financial Institution and Consumer Protection Laws

Violations:

- **EFTA § 907(a), § 908, § 909 – Failure to stop payment, issue provisional credit, and prevent fraud**
- **TILA (15 U.S.C. § 1601 et seq.) – Failure to disclose provisional credit terms and protect consumer rights**
- **FDCPA § 1692g(b) – Aiding and abetting AFCU fraud via continuing collection without validation**
- **18 U.S.C. § 225 – Continuing financial crimes enterprise (RICO)**

CRIMINAL ACTIONS COMMITTED BY NYSTRS AND ITS AGENTS

1. 18 U.S.C. § 664 – Theft or Embezzlement from Employee Benefit Plans

> **Statutory Language: "Whoever embezzles, steals, or unlawfully and willfully abstracts or converts to his own use… any of the moneys, funds, securities, premiums, credits, property, or other assets of any employee welfare or pension benefit plan…"**

NYSTRS Violations:

- **Agents of NYSTRS knowingly diverted and/or permitted the misappropriation of Petitioner's pension disbursement dated February 26, 2025.**
- **These agents, in coordination with Affinity Federal Credit Union, failed to secure Petitioner's benefit payment, allowing unauthorized access, diversion, and concealment of plan funds.**
- **NYSTRS took no immediate remedial action, enabling the conversion of pension assets by third parties, constituting embezzlement from an employee benefit plan.**

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2. 18 U.S.C. § 1027 – False Statements and Concealment Regarding ERISA Documents

> **Statutory Language: "Whoever knowingly makes any false statement or representation of fact… or knowingly conceals, covers up, or fails to disclose any fact the disclosure of which is required under the provisions of [ERISA]…"**

NYSTRS Violations:

- **NYSTRS concealed the method and formula used to calculate Petitioner's pension, including information related to years of credited service, deductions, and alleged loans.**

- **NYSTRS failed to provide accurate documentation regarding:**

    - **Petitioner's benefit calculation;**

    - **Loan deductions or withholdings allegedly applied to pension disbursements;**

    - **Petitioner's right to designate a beneficiary.**
    - **These omissions obstructed Petitioner's ability to verify her rightful benefits and reflect intentional concealment of material ERISA-governed facts.**

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3. 18 U.S.C. § 1954 – Bribery Related to Employee Benefit Plans

> **Statutory Language: "Whoever receives or gives anything of value… because of or with intent to be influenced with respect to any action, decision, or duty relating to any employee benefit plan…"**

NYSTRS Violations:

- **Evidence supports the improper financial influence or coordination between NYSTRS agents and AFCU to redirect or permit unlawful access to Petitioner's funds.**

- **NYSTRS allowed unauthorized financial actors access to protected pension disbursements, suggesting quid pro quo arrangements or dereliction influenced by external pressure.**

- **Petitioner requests investigation into whether internal decisions were influenced by third-party incentives, pressure from colluding banks, or unlawful inducements.**

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4. 18 U.S.C. §§ 1956 & 1957 – Money Laundering

> **Statutory Language (1956): Engaging in financial transactions with proceeds of unlawful activity with intent to conceal or disguise source, ownership, or control.**
> **Statutory Language (1957): Engaging in monetary transactions in criminally derived property over $10,000.**

NYSTRS Violations:

- **Following the unlawful diversion of Petitioner's pension, funds were likely funneled through financial institutions, including Affinity Federal Credit Union, in a manner consistent with money laundering tactics (layering, concealment, and integration).**

- **NYSTRS's failure to report or recover diverted funds constitutes willful blindness or complicity in laundering criminally derived assets.**

- **Petitioner demands full account tracing, recovery of funds, and federal investigation into financial routing and laundering schemes involving NYSTRS and third parti**

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5. 18 U.S.C. § 1343 – Wire Fraud

> **Statutory Language: "Whoever, having devised or intending to devise any scheme… to defraud… transmits… by means of wire, radio, or television communication… any writings, signs, signals… for the purpose of executing such a scheme…"**

NYSTRS Violations:

- **NYSTRS agents knowingly permitted or failed to stop the electronic diversion of Petitioner's pension through wire transfer or unauthorized online manipulation.**

- **Petitioner was locked out of the online portal through tactics coordinated with or enabled by systems linked to Wells Fargo fraud triggers, obstructing her from detecting or halting the fraud in real-time.**

- **The use of electronic communications and digital platforms to execute, conceal, and enforce the fraud constitutes wire fraud under § 1343**

Petitioner asserts that the above conduct constitutes a coordinated criminal conspiracy involving NYSTRS agents, third-party financial institutions, and platform-based fraud mechanisms. Petitioner respectfully demands:

- **Criminal investigation and prosecution of involved individuals and entities;**
- **Penalty enforcement for each named Respondents for aiding and abetting fraudulent financial transfers;**
- **Full restitution and disgorgement of all misappropriated pension funds;**
- **Transparency and correction of benefit documentation and ERISA compliance;**
- **Compensatory and punitive damages for digital harassment, civil rights violations, and emotional harm.**
- **Restitution for financial losses incurred due to Respondents' actions;**
- **Injunctive relief requiring structural reforms within NYSTRS;**
- **Any additional relief deemed appropriate by this Court.**

Please be advised that I am submitting this criminal report against the New York State Teachers' Retirement System (NYSTRS) and Affinity Federal Credit Union (AFCU) agents for multiple violations of state and federal laws in this case. A separate criminal report will be filed to address AFCU multiple, repeated, induced fraud, organized crime, and bank deregulation crimes. With respect to this matter, the NYSTRS and AFCU agents violations include:

- **AFCU theft of my previous direct deposited pension money as detailed in the exhibits here: REGIONAL KILLER AND PAYPAL CREDIT UNWARRANTED AND MALICIOUS INDUCED FRAUD., POSTED AT:**
  https://docs.google.com/document/d/1WCKk-EHHpXWT-sjYo16exzGRSfZT4_A9EMV13I5DV1s/edit?usp=sharing
  OR
  https://www.dropbox.com/scl/fi/99ofcawrw68tc0yu6ucy1/FINALEE-NOTARIZED-AFFINITY-FEDERAL-CREDIT-UNION-AND-PAY-PAL.pdf?rlkey=y3co2b5m4vygual44hvjmj6sf&st=fdpf49sq&dl=0
  OR
  https://docs.google.com/document/d/1WCKk-EHHpXWT-sjYo16ex
- **NYSTRS theft of my February 26, 2025 pension funds**
- **Obstruction of my legal and constitutional rights**
- **NYSTRS and AFCU Aiding and abetting Human Trafficker Adam Urbanski organized fraud unauthorized transactions and fraudulent financial transfers**

- **Failure to provide any written communication as to the location of Petitoner's February 26, 2025 stolen pension money**
- **Denial of Petitioner's right to designate and set aside pension funds for a pension beneficiary**
- **Coordinated financial trafficking obstructions to block Petitioner access to justice and whistleblower filings**

The above noted agent acts constitute violations of the Electronic Fund Transfer Act (EFTA), Truth in Lending Act (TILA), the Trafficking Victims Protection Act (22 USC 7102), and numerous federal and New York State criminal laws. The full list of statutes and police report references is outlined in the attached formal criminal complaint.This is not a civil matter. This is an urgent federal and state criminal issue obstructing civilization, constitutional rights, access to due process, and physical survival.

I respectfully demand a full criminal investigation, restitution of all stolen funds from the NYSTRS and AFCU, and a federal injunction to stop further financial sabotage and unwarranted abuse of legal processes. I am prepared to testify and submit additional documentation as needed. Please see the attached criminal report.

The principal criminal conspirators involved in this theft of pension money, malfeasance and public corruption matter are the parties named above.

REGIONAL KILLER AND HUMAN TRAFFICKER ADAM URBANSKI NEW M $ T BANK ENJOINMENT IN INCOME LYNCHING PROGRAMMING, PENSION THEFT PREPAREDNESS, INDUCED ORGANIZED CRIME, MONEY LAUNDERING AND HIS BANK DEREGULATION CRIMES

Please note in exhibit 28, human trafficker Adam Urbanski new money laundering and plotted theft of direct deposit pension money crimes in M $ T bank. This exhibit shows the M & T Bank denied two day advertised early payment direct deposit, deposited on April 20, 2025. The picture shows the bank's concealment of the source and date of the deposit.

PLEASE SEE MARCH 29, 2025, CRIMINAL COMPLAINT REGARDING M&T BANK REPEATED BANK DEREGULATIONS AND MISSING TIMELY PENSION MONEY

.https://docs.google.com/document/d/1m6clZzfqLuedOG5G_k08Y1HX-VVmfARSKePCRZOAEPs/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vRDhVUGNwMCC9hN9oxZAixzQJv_zhYXIO2XwL6kHoe8UG8w2RVqVioWKQIo3bQSj83VnEFo9xtXSOWx/pub

PLEASE SEE MARCH 21, 2025 M $ T BANK CRIMINAL REPORT HUMAN TRAFFICKER ADAM URBANSKI STALKING AND PROGRAMMED THEFT OF PENSION MONEY AND EXPMARCH 21, 2025 M $T BANK CRIMINAL REPORT

NOTICE OF HUMAN TRAFFICKER ADAM URBANSKI REPEATED ORGANIZED FRAUD AND BANK DEREGULATION INFLICTIONS IN A NEW M&T BANK ACCOUNT, LAST 4 NUMBERS, 1170. THIS ACCOUNT HAS NO DEBIT CARD AND NO FUNDING YET. HOWEVER, THE ACCOUNT HAS BEEN INFLICTED WITH UNWARRANTED INDUCED BANK FRAUD DISGUISED AS M&T BANK ALGORITHMS, INTERFERING AND STOPPING A ZELLE SETUP.

https://drive.google.com/file/d/1iT02Vqh5uqPGHA__WAiS-K8oW6EFr-Uj/view?usp=sharing
OR
https://docs.google.com/document/d/1nZ0njQ-ls96RuKYq_DNC5NH5SUOyIeEKlaHiq41CcaI/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vQ8M4BIjGAtxD0NH3goBW4uum-nKdi8eGz78c5ZlWNXT9K5ZWhbQiCawBm9okbSD37TWOwl--gpVpUQ/pu

🔻 PRAYER FOR RELIEF – RESTITUTION DEMAND

WHEREFORE, Petitioner Miriam Snyder respectfully demands the following relief:

1. **Restitution of Pension Funds:**
   An immediate refund of all pension monies unlawfully seized, withheld, or diverted in violation of 15 U.S.C. § 1693f(e) (EFTA) and 12 C.F.R. § 1005.10(c), including but not limited to Petitioner's February 26, 2025 retirement disbursement, which was illegally processed after the issuance of a lawful stop payment order.

2. **Immediate breakdown of the method used to calculate Petitioner's current pension, including:**

- **Gross and net pay details.**
- **All deductions (e.g., alleged loan repayments).**
- **Years of service credited and any reductions applied.**
- **Explanation for denial of setting aside pension money for beneficiary designation rights.**
- **Loan Validation: Full disclosure of the existence, authorization, and terms of any NYSTRS "loan" claimed to have been issued or deducted against Petitioner's pension, including signed agreements and repayment records.**
- **Equal Right to Assign Beneficiary: Petitioner demands enforcement of her equal right to set aside pension money to designate a pension beneficiary, and a complete list of any person(s) fraudulently listed or substituted without consent.**

- **Compensation for Retaliatory Blocking and Fraud-Linked Harassment: NYSTRS and its agents, through collusion with Adam Urbanski's Wells Fargo-linked fraud blockage which unlawfully blocked Petitioner's access to her retirement portal and benefits under false pretexts. This retaliatory action constitutes reckless infliction of harm and denial of due process, and Petitioner demands compensatory relief for emotional distress, economic harm, and time lost attempting to rectify these obstructions.**

3. **Actual and Statutory Damages:**
   Full compensation for financial, emotional, and physical harm sustained as a result of Respondents' violations of:

   - **15 U.S.C. § 1693m(a) (EFTA)**
   - **42 U.S.C. § 1983 (for deprivation of property without due process and unlawful seizure)**
   - **NYS Judiciary Law § 487 (fraud and deceit by officers of the court)**
   - **NYS General Business Law § 349 (deceptive business practices)**
   - **and other applicable statutes.**

4. **Treble Damages and Punitive Relief:**
   Pursuant to NYS GBL § 349(h) and common law, Petitioner seeks treble damages due to the willful, malicious, and repeated nature of the violations, as well as punitive damages for Respondents' egregious abuse of public trust and administrative authority.

5. **Equitable Restitution:**
   An order directing full restitution of all unlawfully transferred or withheld pension funds under general principles of equity and contract law, including all interest accrued, losses incurred, and misallocated deposits received by Affinity Federal Credit Union and/or other third-party agents.

6. **Declaratory and Injunctive Relief:**
   A declaration that Respondents violated federal and state law, and an injunction to prevent further interference with Petitioner's pension access, benefit designations, or beneficiary rights.

7. **Attorney's Fees, Costs, and Further Relief:**
   An award of reasonable legal fees and costs, and such other and further relief as the Court deems just, proper, and in the interest of justice.

CONCLUSION

This case presented herein demonstrates the NYSTRS Respondents pattern of systemic corruption involving pension money theft, embezzlement, bribery, money laundering, wire fraud, obstruction of justice, aiding and abetting bank fraud, violations under EFTA provisions, denial of beneficiary rights, and involvement and advancing Adam Urbanski's documented human trafficking programs, as exemplified in orchestrated through misuse of federally protected pension funds at both NYSTRS and AFCU. Up to this day, there is nothing in writing stating where my pension money is for February 26, 2025. I seek criminal penalty enforcement to deter these crimes. Thank you.

Date: April 20, 2025

Respectfully submitted,

Miriam Snyder
3230 Cruger Avenue, Apt. 6B
Bronx, NY 10467
Phone: (929) 312-9411
Email: mirisni@aol.com

DOJ Representative Name

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CRIMINAL REFERRAL AND FORMAL DEMAND FOR PROSECUTION

SUBJECT: NEW YORK CRIMINAL FINANCIAL CONSPIRACY AND HUMAN TRAFFICKING OBSTRUCTION BY NYSTRS AGENTS

This criminal complaint is primarily filed against the New York State Teachers' Retirement System (NYSTRS) and Affinity Federal Credit Union (AFCU) agents. A separate criminal report will be filed against Affinity Federal Credit Union because their Urbanski patterned organized fraud crimes were extensive, repeated and life threatening. This criminal report is primarily for their coordinated involvement in a criminal financial conspiracy involving the following offenses:

SUBJECT: NEW YORK CRIMINAL FINANCIAL CONSPIRACY AND HUMAN TRAFFICKING OBSTRUCTION BY NYSTRS AND AFFINITY FEDERAL CREDIT UNION

This criminal complaint is filed against the New York State Teachers' Retirement System (NYSTRS) and Affinity Federal Credit Union (AFCU) agents for a coordinated pattern of:

- **Theft of federally protected pension funds**
- **Conspiracy to violate civil and constitutional rights**
- **Use of falsified banking data and record tampering**
- **Obstruction of justice**
- **Trafficking by abuse of process**
- **Failure to follow federal banking and consumer protection laws**

II. CRIMES COMMITTED

Federal Statutes Violated

- **18 U.S.C. § 664 – Theft or Embezzlement from Employee Benefit Plans**
- **18 U.S.C. § 1027 – False Statements/Concealment Regarding Erisa Documents**
- **18 U.S.C. § 1954 – Bribery Related to Employee Benefit Plans**
- **Money Laundering Statutes (18 U.S.C. §§ 1956 And 1957)**
- **18 U.S.C. § 1341 – Mail Fraud**
- **18 U.S.C. § 1957 – Money Laundering via Fraud**
- **18 U.S.C. § 1512(b) & (c) – Obstruction of Justice**
- **18 U.S.C. § 1018 – False Writings & Records**
- **18 U.S.C. § 241 – Conspiracy Against Rights**
- **18 U.S.C. § 1030(a)(4) – Falsifying Electronic Records**
- **18 U.S.C. § 514 – Fictitious Obligations**
- **18 U.S.C. § 872 – Extortion Under Color of Law**
- **42 U.S.C. §§ 1983, 1985(2), 1986 – Civil Rights & Government Abuse**
- **22 U.S.C. § 7102 – Trafficking via Abuse of Legal Process**
- **15 U.S.C. § 1693e(a), § 1693f, § 1693g – EFTA**
- **15 U.S.C. § 1601 et seq. – TILA (Truth in Lending)**

New York State Statutes Violated

- **Penal Law § 175.10 – Falsifying Business Records**
- **Penal Law § 175.25 – Tampering with Public Records**
- **Penal Law § 175.35 – Offering False Instrument**
- **Penal Law § 190.65 – Scheme to Defraud**

- **Penal Law § 190.50 – Unlawful Collection Practices**
- **Penal Law § 195.05 – Obstruction of Government Administration**
- **Penal Law § 240.15 – Criminal Anarchy**
- **Penal Law § 190.42 – Criminal Usury**
- **Penal Law § 190.23, § 190.25 – False Personation & Criminal Impersonation**

III. REQUEST FOR IMMEDIATE ACTION

I formally request:

1. **Criminal investigations into NYSTRS and AFCU by federal and state law enforcement.**
2. **Immediate federal injunction against all further transactions involving my pension accounts.**
3. **Full restitution of my stolen February 2025 pension funds.**
4. **Prosecution of all involved parties under federal and state law for conspiracy, trafficking, financial fraud, and obstruction.**

IV. EVIDENCE

- **Exhibit 1-3: Greensburg Police Report #25-001585, Affinity Federal Credit Union Egregious and unwarranted organized fraud and theft of money before placing stop on the Direct Deposit.**
- **CFPB complaints and documentation, exhibit 10.**
- **Attached Letters to NYSTRS to Stop Payment and pay Petitioner her pension money. See exhibits 5, 6 and 10 - 19.**
- **Attached Letters Notifying NYSTRS of EFTA Liability for disregarding Petitioner Stop Payment. See exhibit 13.**
- **Legal notices submitted to NYSTRS regarding malicious denial of pension funds set aside for beneficiaries. See exhibits 7-12.**
- **Screenshots and proof of AFCU and NYSTRS unauthorized account data at exhibits 1-3, 5,6, 10-19.**

AFFIDAVIT

Pursuant to 28 U.S.C. § 1746, I, Miriam Snyder, hereby declare with full legal responsibility, under penalty of perjury, that this April 20, 2025 criminal report I have written and published is true, accurate, and correct. I declare that this criminal report is based upon my personal experiences and knowledge of being subjected to multiple attempted human trafficking, attempted murders, and murder by proxy programming by Regional Killer Adam Urbanski. He has maliciously stalked, income lynched and killed my immediate family members for over 30 years. He induced hospitalized, programmed the label dead while alive and muted mouth, human trafficked and tortured to death my mother, father, and sister. I am not next. He thereafter criminally advertised my father and sister live organs and remains in his human trading body broker fronts at pages 2 and 3 at:
https://drive.google.com/file/d/1TnNR0lofhjlMjHfoFVJ1hbl1vrfl6i5p/view?usp=sharing

Please see his human trafficking and human sacrifice database on the link below:

CHECK FOR YOUR LOVED ONES BEING TRADED HERE:
https://brokercheck.finra.org/

Please see his criminal senile obsessions and induced disaster creations for his human trafficking, necromancy, children's innocent blood draining and human sacrifice assassination programming at:
https://www.facebook.com/photo.php?fbid=1419166421499639&set=a.115369135212714&type=3&theater. The purpose for these income lynchings is for his human trafficking, human sacrifices, and eugenic assassination programming. I am ready to testify before any federal or state investigative body.

April 20, 2025

Miriam Snyder

3230 Cruger Avenue, Apt. 6B
Bronx, NY 10467
Phone: (929) 312-9411
Email: eslexcellence@aol.com

📎 EXHIBIT PACKET

In Support of Criminal Complaint Filed Against:

Human Trafficker Adam Urbanski, Lead Assassin and Respondent, in the New York State Teachers' Retirement System (NYSTRS) and in the Affinity Federal Credit Union (AFCU), coupled with Affiliated Co-Conspirators
Filed By: Miriam Snyder
Date: April 20, 2025

📂 Total Exhibits Submitted: 40

📅 Date Range of Exhibits: February 2025 – April 20, 2025

📝 Format: Mixed (PDF, screenshots, hardcopy scans, notarized statements, digital links)

💼 Purpose of Submission:

This packet contains 40 exhibits submitted in support of a formal criminal complaint outlining:

- **Theft and misappropriation of pension funds;**
- **Obstruction of justice and suppression of digital evidence;**
- **Violations of federal law under 18 U.S.C. §§ 664, 1343, 1956, 1027, 241, 242, and related ERISA and EFTA protections;**
- **Evidence of deliberate sabotage, financial retaliation, human trafficking enablement, judicial fraud, and weaponization of federal systems against the Petitioner.**

📑 Special Notes:

- **Several exhibits were digitally tampered with, deleted off Petitioner's computer or suppressed from public access following criminal interference.**
- **All such documents are noted in the Exhibit Index and have been physically reattached and reverified.**
- **Petitioner has also submitted digital links where recoverable, and physical evidence has been securely retained.**

✍️ Certification:

Petitioner affirms that the enclosed materials are true, correct, and submitted under penalty of perjury, and constitute a legal record of criminal acts in urgent need of federal investigation and prosecution.

Respectfully Submitted,

Miriam Snyder
3230 Cruger Avenue 6B
Bronx, NY 10467
Email: mirisni@aol.com
Phone: 929 312 9411
Date: April 20, 2025

📎 EXHIBITS 1–10 DESCRIPTIONS

Please note: AFCU= Affinity Federal Credit Union or Affinity

Exhibit #	Title / Description	Relevance / Violations Supported	Notes / Links
Exhibit 1	**Stolen Petitioner Affidavit in Support of Greenburgh Police Report # 2025-001585**	**The police report affidavit was stolen off Petitioner's computer. However, Petitioner had the Police Officer business card as receipt of the hand delivered AFCU money laundering, identity theft and stolen money and credit documents.**	***Link Attached*** ***Greenburgh Police officer Business card with police report number attached.***
Exhibit 2A	**Evidence submitted to the police, the AFCU No-Name Transaction Record, which paves way for money laundering and identity theft**	**Concealed name banking document used to fraudulently withdraw funds without authorization; NYSTRS disregarded AFCU fraud.**	***Document submitted with Greenburg police report. Police report file deleted by external interference. Partial AFCU induce fraud evidence submitted.***
Exhibit 2B	**AFCU Police Complaint document showing part of an AFCU Induced fraud theft of $1,700+**	**Evidence of another AFCU induced fraud and theft of Petitioner money document that was submitted in the missing police complaint. This shows evidence of multiple AFCU identity theft, stolen money and their criminal pattern of inducing fraud to steal Petitioner's money and thereafter failing to dispute, validate, investigate and issue provisional credit established under the EFTA law. This is use of disregard of EFTA laws to steal Petitioner's money.**	***Attached AFCU Identity theft document submitted with missing police report affidavit.***

Exhibit 3A	**Evidence of Pre-February 26 Pension Fraud**	**Submitted to NYSTRS details of AFCU theft of petitioner's money in her account before the February 26 NYSTRS unauthorized disbursement. Supports NYSTRS premeditation and facilitated fraud in AFCU.**	***Link included***
Exhibit 3B	**Affinity Credit Sabotage via Fraud Programming**	**Human Trafficker Adam Urbanski Unwarranted And Malicious Induced Fraud In AFCU To Administer Banking And Credit Destruction, After Over 5 Years Of A Never Late, Never Missed, Never Overdrafted Account.**	**Dropbox Link**
Exhibit 4	**AFCU Laundering of February 26 NYSTRS Payment**	**Proves NYSTRS knowingly sent Petitioner's pension funds into a flagged fraud account in violation of federal banking law.**	**View**
Exhibit 5	**NYSTRS Portal Access Block via Wells Fargo Fraud**	**Pg 36, Screenshot proof of NYSTRS inserted unauthorized Wells Fargo account to lock Petitioner out of online retirement account to block direct deposit change. Pure malice and harassment,**	***Page 36 In Link Wellsfargo Induce Fraud In NYSTRS***
Exhibit 6	**NYSTRS Additional Harassment Patterns**	**Continuation of pension theft and digital harassment via account blockage to delay direct deposit change. Would not recognize the AFCU old account to change to the new account for direct deposit change,**	***Page 36 In Link Wellsfargo Induce Fraud In NYSTRS*** .

Exhibit 7	**NYSTRS 18 U.S.C. §§ 1343 and 242, Crimes Reported to Police (Follow-up)**	**"NYSTRS agents, acting under color of law and in violation of 18 U.S.C. §§ 1343 and 242, willfully blocked Petitioner's access to her pension portal in order to interfere with her federally protected right to manage her pension disbursement. This obstruction caused continued payments to flow into the closed, fraudulent and compromised AFCU account, despite multiple stop-payment demands and known identity theft incidents."**	***Page 36 In Link Wellsfargo Induce Fraud In NYSTRS***
Exhibit 8	**February 18, 2025 Failure To Disclose Accounts Online to criminally advance AFCU identity theft and overdraft creations without disputes and demand for validations, due to AFCU account blockage,**	**Affinity Federal Credit Union agents, acting under color of law and in violation of 18 U.S.C. §§ 1343 and 242, willfully blocked Petitioner's access to her bank account portal in order to interfere with her federally protected right to manage her bank account. This obstruction caused continued unauthorized transactions to flow into the closed, fraudulent and compromised AFCU account by criminal design.**	**Link attached**
Exhibit 9	**Faxed To NYSTRS Notice To Stop Direct Deposit Payment To AFCU**	**February 19, 2025 Fax with fax receipt to NYSTRS agents, Notice To Stop Direct Deposit Payment To Affinity Federal Credit Union Due To Repeated Theft Of Money And Induced Fraud**	***Link Attached***
Exhibit 10	**CFPB Complaints Filed Against AFCU & NYSTRS**	**CONSUMER FINANCIAL PROTECTION BUREAU COMPLAINTS FILED REGARDING NYSTRS AND AFFINITY FEDERAL CREDIT UNION THEFT OF PENSION MONEY, VIOLATIONS OF EFTA LAWS AND COLLUSION ⇒ 18 U.S.C. § 664 – THEFT OR EMBEZZLEMENT FROM EMPLOYEE BENEFIT PLANS ⇒ 18 U.S.C. § 1027 – FALSE STATEMENTS/CONCEALMENT REGARDING ERISA DOCUMENTS**	**Link**

📎 EXHIBITS 11–20 DESCRIPTIONS

Exhibit #	Title / Description	Relevance / Violations Supported	Notes / Links
Exhibit 11	**Feb. 28, 2025: New Terrorism Report Documenting theft of my money NYSTRS agents obstruction of justice, disregard EFTA laws, phone call w the alleged NYSUT attorney having no knowledge of EFTA.**	**Documents a targeted system of financial terrorism and EFTA violations directed by NYSTRS agents under the influence of Adam Urbanski. Criminal use of financial institutions for violations of Trafficking Protection law 22 USC 7102 , Section 1, abuse of process for obstruction of justice, and theft of pension money**	**Link**
Exhibit 12	**Formal Stop Payment Notice to NYSTRS**	**Submitted 10 days before pension disbursement. Instructed NYSTRS to halt transfer to AFCU due to ongoing fraud. NYSTRS ignored, triggering EFTA § 907(a) and § 908 violations.**	**Google Doc**
Exhibit 13	**Summary of EFTA Liability for NYSTRS**	**Legal analysis of NYSTRS's failure to honor stop payment or issue provisional credit. Shows aiding and abetting under 18 U.S.C. §§ 2 and 241.**	**In-report graphic; no external link**
Exhibit 14	**Restitution and Criminal Statutes Governing NYSTRS Violations**	**Table of applicable laws including 18 U.S.C. §§ 664, 1027, 1954, 1956, 1957. Forms legal foundation for restitution, prosecution, and civil RICO remedies.**	***Included in report body***

Exhibit 15	**Restitution Summary Table – Petitioner**	**Breaks down compensable harms: stolen pension funds, identity theft, fraud support, denial of death beneficiary rights, and due process obstruction.**	***In report. Reference page 48.***
Exhibit 16	**Liability For Failure To Stop Payment Of Preauthorized Transfers For Not Conducting Proper Error Resolution Investigations.**	**Governing Law: 15 U.S.C. § 1693e(a) (EFTA § 907(a)) and 12 C.F.R. § 1005.10(c).**	**Link**
Exhibit 17	**EFTA Violation – Payment Sent to Closed Fraud Account**	**Details NYSTRS's illegal transfer of funds to a closed account after documented fraud and a valid stop-payment order. Triggered liability under 15 U.S.C. §§ 1693e & 1693f.**	**AFCU Account Closure Third Notice Page 41, February 26, theft of Pension, Page 9 at: Link**
Exhibit 18	**Table of EFTA Violations – NYSTRS Misconduct**	**Legal breakdown of each EFTA provision violated by NYSTRS's refusal to act after receiving fraud notices. Highlights fiduciary breach.**	***Found in report, Page 54.***
Exhibit 19	**NYSTRS Internal Fraud Report Filed Feb. 20, 2025**	**Petitioner's formal fraud submission to NYSTRS before Feb. 26 payment. Details AFCU identity theft, banking sabotage, and NYSTRS's failure to act.**	**Link**
Exhibit 20	**NYSTRS Facilitated AFCU Criminal fraud and use of No-Name Transaction Records**	**Lays out the laws violated by AFCU and NYSTRS agents aiding and abetting the violations of law. Establishes that AFCU created and used nameless transaction documents to steal funds. NYSTRS facilitated the scheme.**	**Link**

📎 EXHIBITS 21–30 – DESCRIPTIONS

Exhibit #	Title / Description	Relevance / Violations Supported	Notes / Links
Exhibit 21	**Urbanski paid for bribery crimes inflicted relentlessly in the AFCU account via Induced Fraud Patterns and Credit Damage**	**Additional Evidence Of AFCU's Relentless Induced Fraud, Unauthorized Charges, And Repeated Petitioner Fought For Refund Battles, Because Afcu Refused To Dispute Unauthorized Transactions And Stolen Credit Violates EFTA § 908, 18 U.S.C. §§ 1343, 1956.**	**View**
Exhibit 22	**Systemic Bank Fraud by AFCU & NYSTRS**	**Proves continued collusion in unauthorized account access and repeated financial sabotage involving Adam Urbanski.**	**View**
Exhibit 23	**AFCU Induced Fraud and NYSTRS aiding and abetting**	**Demonstrates ongoing AFCU fraud and escalation, including NYSTRS's unlawful disbursement aiding AFCU fraud and trafficking attempts.**	**[Same as above]**
Exhibit 24	**Banking Obstruction Pattern with Urbanski Collusion**	**Further evidence of wire fraud, deprivation of rights, and failure to stop banking abuse by known actors. Violates 18 U.S.C. §§ 241, 1343, and 2.**	**View**
Exhibit 25	**NYSTRS Ignored Evidence Requiring Stop Payment**	**Provides a compiled presentation of the volume of AFCU banking fraud, showing NYSTRS was fully aware but chose not to intervene.**	**[Same as above]**
Exhibit 26	**Urbanski Bank Deregulation Crimes in 4 Other Accounts**	**Demonstrates systemic use of banks for fraud and stalking across multiple financial institutions.**	**Same Document**

Exhibit 27	**This exhibit shows Killer Urbanski attempted silencing of crimes using the Albany Police make no sense Rejection for no reason. Urbanski hacked Petitioner's computer and removed Petitioner's Greenburgh Police Affidavit in Support, to inflict havoc. Now he is criminally using the Albany Police electronics to undermine his needed arrest.**	**This exhibit shows Regional Killer Adam Urbanski Organized Abuse of Process, email sent to Petitioner from Albany Police stating, rejected Petitioner's Online Police report for unknown reasons. This is regional killer Adam Urbanski's patterned criminal use of 3rd parties for his criminal senile targeting. The Albany Police Department Disregarded The NYSTRS Crimes, Aiding And Abetting AFCU Fraud And 18 U.S.C. § 664 – Theft Or Embezzlement From Employee Benefit Plans** **18 U.S.C. § 1027 – False Statements/Concealment Regarding Erisa Documents** **18 U.S.C. § 1954 – Bribery Related To Employee Benefit Plans** **Money Laundering Statutes (18 U.S.C. §§ 1956 And 1957)** **Repeated Theft Of Petitioner's February 26, 2025 Pension Money** **⇒wire Fraud (18 U.S.C. § 1343) And More**	**Link attached.**
Exhibit 28	**March 29, 2025 – M&T Bank Harassment & Fraud**	**Shows pension deposit concealment, delayed access, algorithmic Zelle sabotage—all under Urbanski-linked harassment.**	**View**
Exhibit 29	**March 21, 2025 – Early M&T Fraud Setup**	**Shows M&T blocking account activation and pre-setup sabotage as preparation for pension interception.**	**Alternate Link**

Exhibit 30	**Capital One Fraud – Budget Rental $949 Scam**	**Details false ETOLL charge, fake contract number, billing to an unactivated credit card—further supporting financial sabotage campaign.**	***Screenshot included. Not externally hosted.***

📎 EXHIBITS 31–40 – FINAL DESCRIPTIONS

Exhibit #	Title / Description	Relevance / Violations Supported	Notes / Links
Exhibit 31	**Fraudulent Contract Charge – Capital One x Budget**	**Proves collaboration between Capital One and Budget to create a fake contract number (U797042816), used to fraudulently charge $949.03 to an inactive card. Violation of Fair Credit Billing Act and EFTA.**	**Included as image. Referenced March 2, 2025 incident.**
Exhibit 32	**Boyden Gray Connection to NYSTRS Deregulation**	**Describes use of Biden-era deregulation by Adam Urbanski's cult, with Boyden Gray as a symbolic cover for trafficking, deregulation, and spiritual eugenics.**	**View**
Exhibit 33	**"Delusion of Law" Human Trafficking Program**	**Details publication of a ritualized trafficking and funding strategy presented as a legal initiative. Used as a template to entrap children and facilitate mass abuse.**	**Embedded in report text. Not externally linked.**
Exhibit 34	**"Who's Teaching This Fraud?" – Origin of Delusion of Law**	**Asks where judicial weaponization and trafficking-legal hybrid systems originate from. Exposes a network of institutional corruption under color of legitimacy.**	**In report narrative, Section V.**
Exhibit 35	**Induced Fraud in 4 Financial Institutions**	**Displays pattern of account closures, algorithmic sabotage, and pension interception via M&T, AFCU, Capital One, and PayPal. Human trafficking precursor crimes.**	**View**
Exhibit 36	**NYSTRS Wells Fargo Insertion to Block Access**	**Screenshot proof NYSTRS inserted a false Wells Fargo profile into its system to lock Petitioner out of her pension portal.**	**Attached in report screenshots.**

Exhibit 37	**Submission Confirmations – DOJ, AG, FBI**	**Proof of delivery of this complaint to federal and state authorities. Documents Petitioner's full legal pursuit of justice and whistleblower status.**	**In report body; confirmation emails available.**
Exhibit 38	**March 29, 2025 – M&T Fraud & Pension Delay**	**Evidence of M&T bank concealing direct deposit origin and delaying pension payout. Supports ongoing retaliation and deregulation scheme.**	**View**
Exhibit 39	**Judicial Obstruction Log – Clerk & Process Suppression**	**Documents obstruction through court filings, manipulated delays, and sabotage of access to relief. Violates constitutional due process and judicial ethics.**	**Summarized in judicial fraud section. Files retained.**
Exhibit 40	**Final Exhibit Affidavit & Certification**	**Sworn statement by Petitioner confirming accuracy, authenticity, and submission of all 40 exhibits. Establishes accountability for investigative record.**	**Included as final page in physical binder.**

EXHIBIT 1

The hand delivered police report and the affidavit in support dated February 19, 2025, sent to the Greenburgh Police Department (Case No. 25-000573), formally notifying law enforcement of Affinity Federal Credit Union's inflicted and ongoing criminally induced banking fraud, money laundering and identity theft, orchestrated by Adam Urbanski, has been criminally removed off my computer. However, the officers card and samples of the submitted AFCU money laundering crimes are attached as exhibits 2 and 3, and additional AFCU Urbanski programmed account destruction money laundering and unauthorized transaction identity thefts are attached as exhibits 21-26 and see the exhibits in the below links at: HUMAN TRAFFICKER ADAM URBANSKI UNWARRANTED AND MALICIOUS INDUCED BANK DEREGULATION FRAUD., POSTED AT:

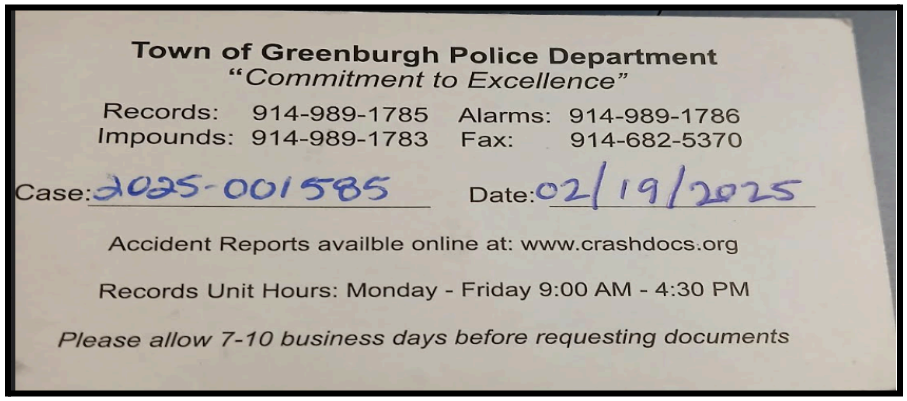
https://docs.google.com/document/d/1WCKk-EHHpXWT-sjYo16exzGRSfZT4_A9EMV13I5DV1s/edit?usp=sharing

OR

https://www.dropbox.com/scl/fi/99ofcawrw68tc0yu6ucy1/FINALEE-NOTARIZED-AFFINITY-FEDERAL-CREDIT-UNION-AND-PAY-PAL.pdf?rlkey=y3co2b5m4vygual44hvjmj6sf&st=fdpf49sq&dl=0

OR

https://docs.google.com/document/d/1WCKk-EHHpXWT-sjYo16exzGRSfZT4_A9EMV13I5DV1s/edit?usp=sharing



Town of Greenburgh Police Department
"Commitment to Excellence"

Records: 914-989-1785 Alarms: 914-989-1786
Impounds: 914-989-1783 Fax: 914-682-5370

Case: 2025-001585 Date: 02/19/2025

Accident Reports availble online at: www.crashdocs.org

Records Unit Hours: Monday - Friday 9:00 AM - 4:30 PM

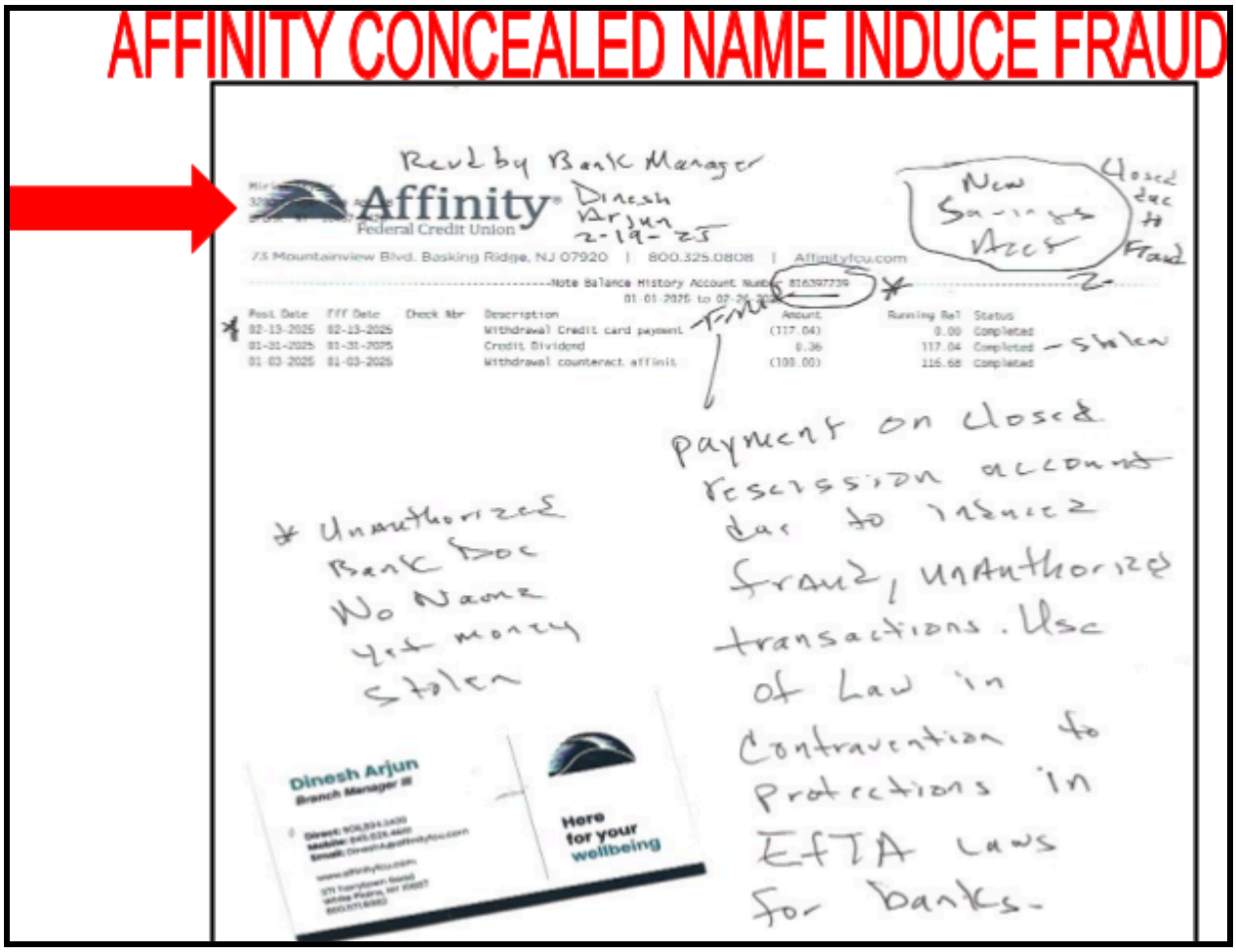
Please allow 7-10 business days before requesting documents

PURPOSE: THE POLICE REPORT RECORDS BELOW WERE SUBMITTED TO THE NYSTRS RESPONDENTS BEFORE THE FEBRUARY 26, 2025 PENSION DISBURSEMENT, PROVING THAT NYSTRS HAD NO LAWFUL BASIS TO SEND PETITIONER'S FUNDS TO AFFINITY.
TO: GREENBURGH POLICE DEPARTMENT, FAX 914 682 5370
RE: CASE 25-000573
DATE: FEBRUARY 19, 2025

RE: REGIONAL KILLER ADAM URBANSKI ENJOINMENT OF AFFINITY FEDERAL CREDIT UNION IN HIS CRIMINAL SENILE ORGANIZED FRAUD CRIMES AND USE OF ANOTHER NYS AGENCY TO OBSTRUCT LAW IN EXHIBIT 2 YOU WILL SEE EVIDENCE OF AFCU CONCEALED NAME FRAUD ON BANK TRANSACTION RECORDS AND NYSTRS COMPLICITY. THE BELOW EXHIBIT IS AN ADDITIONAL AFCU FRAUD BANK RECORD SUBMITTED TO THE GREENBURGH POLICE DEPARTMENT AND ALSO PROVIDED TO NYSTRS RESPONDENTS.. IT EVIDENCES AFFINITY FEDERAL CREDIT UNION'S CONCEALED-NAME TRANSACTION RECORD FRAUD, USED TO CARRY OUT UNAUTHORIZED WITHDRAWALS. NYSTRS AGENTS WERE FULLY INFORMED OF AFCU FRAUD, THIS POLICE REPORT AND PETITIONER'S STOP PAYMENT REQUEST, YET CHOSE TO IGNORE ALL. BY CONTINUING TO TRANSMIT PETITIONER'S PENSION FUNDS TO AFCU DESPITE THIS EVIDENCE OF AFCU BANK TRANSACTION RECORD W NO NAME FRAUD. NYSTRS AGENTS BECAME LEGALLY LIABLE UNDER EFTA § 907(A) AND 12 C.F.R. § 1005.10(C), FOR AIDING AND ABETTING ONGOING AFCU BANKING FRAUD CRIMES

EXHIBIT 2A

HAND DELIVERED TO: GREENBURGH POLICE DEPARTMENT, FAX 914 682 5370
EVIDENCE OF AFCU FRAUD SUBMITTED TO THE NYSTRS
RE: CASE 25-000573
DATE: FEBRUARY 19, 2025
RE: REGIONAL KILLER ADAM URBANSKI ENJOINMENT OF AFFINITY FEDERAL CREDIT UNION IN HIS CRIMINAL SENILE ORGANIZED FRAUD CRIMES AND USE OF ANOTHER NYS AGENCY TO OBSTRUCT LAW. FILED BELOW DOCUMENT OF NO NAME BANK TRANSACTION RECORD WITH THE POLICE AND GAVE NYSTRS COPY OF THE BANK FRAUD BELOW AND POLICE REPORT NUMBER

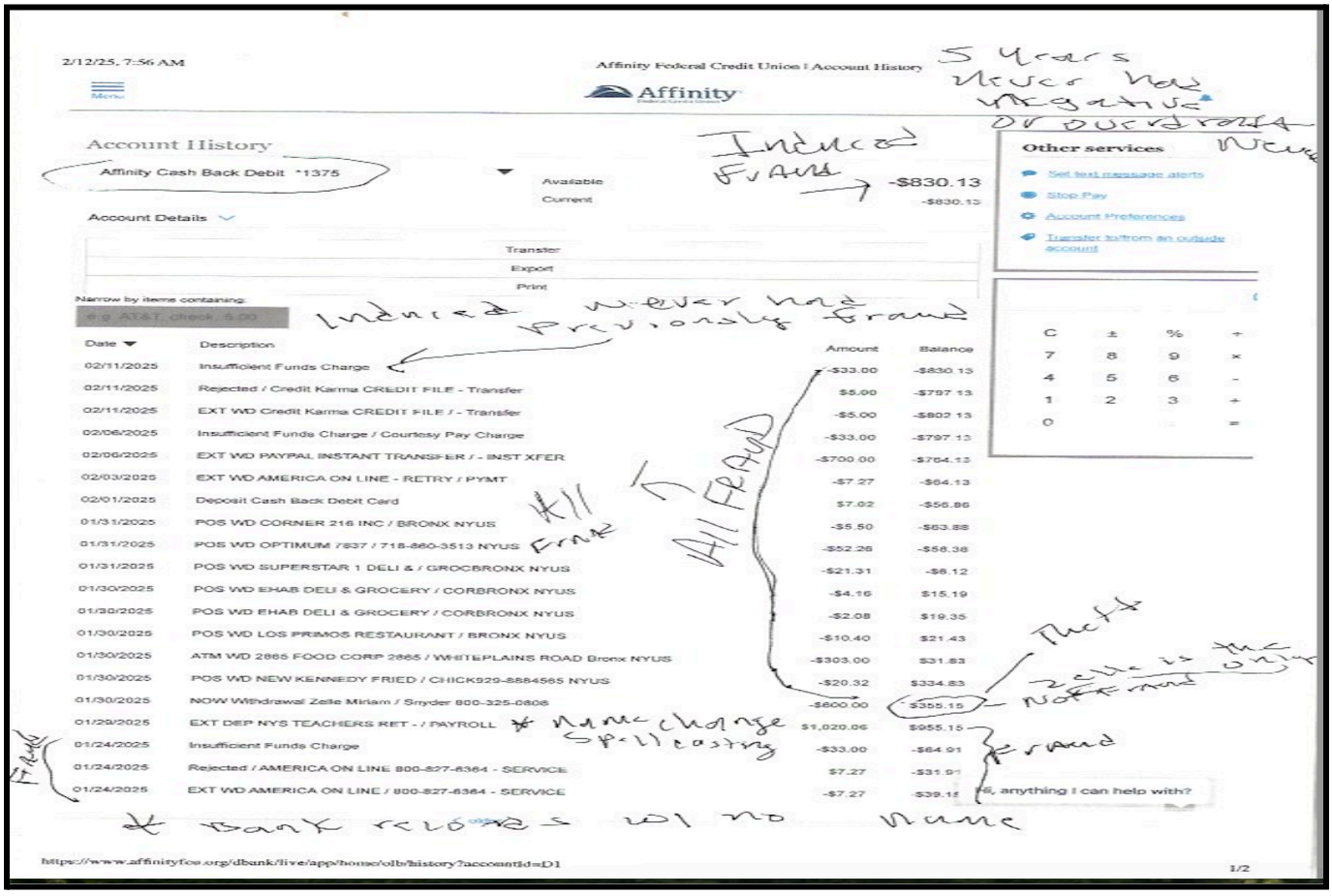


THIS NO NAME BANK FRAUD DOCUMENT WAS SUBMITTED TO THE GREENBURGH POLICE. THE POLICE REPORT AND AFFIDAVIT WERE STOLEN OFF PETITIONER'S COMPUTER

EXHIBIT 2B

THE BELOW AFFINITY REPEATED NO NAME AFCU TRANSACTION DOCUMENT WAS WAS HAND DELIVERED TO THE GREENBURGH POLICE DEPARTMENT, FAX 914 682 5370, RE: CASE 25-000573, FILED INDUCED AFCU FRAUD AND IDENTITY THEFT CRIMES IN AFCU BANK ACCOUNT, THEFT OF OVER 1700 DOLLARS, FILED POLICE REPORT WITH PO WASHINGTON. THIS WAS ALSO SUBMITTED TO AS EVIDENCE OF AFCU FRAUD TO NYSTRS RESPONDENTS. NYSTRS IGNORED IT AND AIDED THE AFCU DOCUMENTED FRAUD. DATE: FEBRUARY 19, 2025, RE: REGIONAL KILLER ADAM URBANSKI ENJOINMENT OF AFFINITY FEDERAL CREDIT UNION IN HIS CRIMINAL SENILE ORGANIZED FRAUD CRIMES AND USE OF ANOTHER NYS AGENCY TO OBSTRUCT LAW AND EXPLOIT PETITIONER. THIS IS EVIDENCE OF ONGOING INDUCED FRAUD BY AFFINITY FEDERAL CREDIT UNION AND NYSTRS'S AIDING AND ABETTING

THIS DOCUMENT WAS SUBMITTED TO THE GREENBURGH POLICE DEPARTMENT AND PROVIDES CLEAR PROOF THAT AFFINITY FEDERAL CREDIT UNION (AFCU) ENGAGED IN TIMELY, INDUCED BANKING FRAUD AGAINST PETITIONER BY USING NAMELESS, UNVERIFIABLE TRANSACTION RECORDS TO FACILITATE UNAUTHORIZED WITHDRAWALS. AFCU WAS ACTIVELY STEALING PETITIONER'S FUNDS BOTH BEFORE AND AFTER THE FEBRUARY 20, 2025 STOP PAYMENT NOTICE WAS SUBMITTED. DESPITE BEING MADE AWARE OF THIS DOCUMENTED FRAUD, NYSTRS DISREGARDED THE STOP PAYMENT REQUEST, THEREBY AIDING AFCU'S ONGOING FINANCIAL MISCONDUCT AND INCURRING LIABILITY UNDER EFTA § 907(A) AND § 908.


2/12/25, 7:56 AM
Affinity Federal Credit Union | Account History
Affinity
Account History
Affinity Cash Back Debit *1375
Available
Current
-$830.13
Account Details
Transfer
Export
Print
Other services
Set text message alerts
Stop Pay
Account Preferences
Transfer to/from an outside account
Date
Description
Amount
Balance
02/11/2025 Insufficient Funds Charge -$33.00 -$830.13
02/11/2025 Rejected / Credit Karma CREDIT FILE - Transfer $5.00 -$797.13
02/11/2025 EXT WD Credit Karma CREDIT FILE / - Transfer -$5.00 -$802.13
02/06/2025 Insufficient Funds Charge / Courtesy Pay Charge -$33.00 -$797.13
02/06/2025 EXT WD PAYPAL INSTANT TRANSFER / - INST XFER -$700.00 -$764.13
02/03/2025 EXT WD AMERICA ON LINE - RETRY / PYMT -$7.27 -$64.13
02/01/2025 Deposit Cash Back Debit Card $7.02 -$56.86
01/31/2025 POS WD CORNER 216 INC / BRONX NYUS -$5.50 -$63.88
01/31/2025 POS WD OPTIMUM /937 / 718-860-3513 NYUS -$52.26 -$58.38
01/31/2025 POS WD SUPERSTAR 1 DELI & / GROCBRONX NYUS -$21.31 -$6.12
01/30/2025 POS WD EHAB DELI & GROCERY / CORBRONX NYUS -$4.16 $15.19
01/30/2025 POS WD EHAB DELI & GROCERY / CORBRONX NYUS -$2.08 $19.35
01/30/2025 POS WD LOS PRIMOS RESTAURANT / BRONX NYUS -$10.40 $21.43
01/30/2025 ATM WD 2865 FOOD CORP 2865 / WHITEPLAINS ROAD Bronx NYUS -$303.00 $31.83
01/30/2025 POS WD NEW KENNEDY FRIED / CHICK929-8884565 NYUS -$20.32 $334.83
01/30/2025 NOW Withdrawal Zelle Miriam / Snyder 800-325-0808 -$600.00 $355.15
01/29/2025 EXT DEP NYS TEACHERS RET - / PAYROLL $1,020.06 $955.15
01/24/2025 Insufficient Funds Charge -$33.00 -$64.91
01/24/2025 Rejected / AMERICA ON LINE 800-827-6364 - SERVICE $7.27 -$31.91
01/24/2025 EXT WD AMERICA ON LINE / 800-827-6364 - SERVICE -$7.27 -$39.18
https://www.affinityfcu.org/dbank/live/app/home/olb/history?accountId=D1
1/2

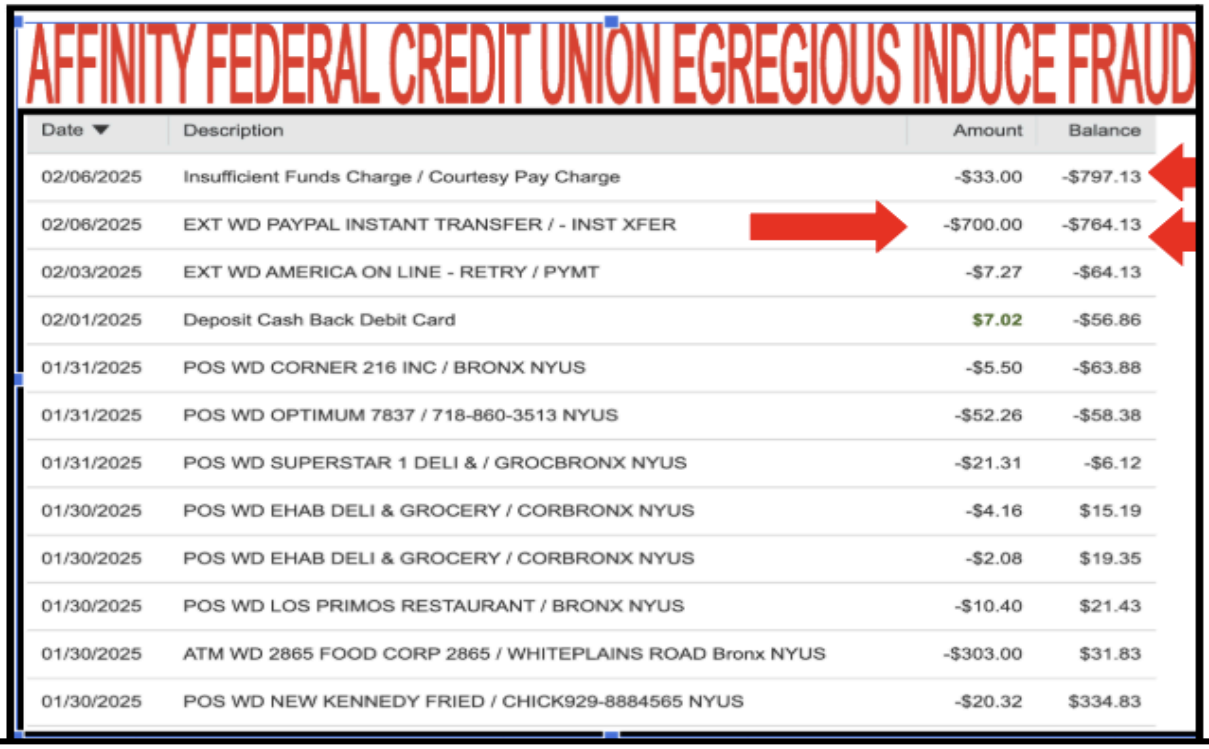
THE POLICE REPORT WAS STOLEN OFF PETITIONER'S COMPUTER. THIS AFCU NO NAME TRANSACTION AND MONEY LAUNDERING EVIDENCE WAS SUBMITTED.

EXHIBIT 3A

THIS IS DOCUMENTATION OF AFCU INDUCED FRAUD AND THEFT OF OVER 700 DOLLARS IN MY AFCU ACCOUNT TO CREATE AN OVERDRAFT AND SABOTAGE MY ACCOUNT.

AFFINITY FEDERAL CREDIT UNION OVER 2 MONTHS INDUCED FRAUD IN A NEVER OVERDRAFTED, OVER 5 YEAR OLD, GOOD STANDING AFFINITY CHECKING ACCOUNT. CRIMINAL SENILE INDUCE FRAUD RETALIATION FOR EXPOSING REGIONAL KILLER, NECROPHILIAC, SATANISTS, AND HUMAN TRAFFICKER ADAM URBANSKI

REGIONAL KILLER ADAM URBANSKI'S CRIMINAL SENILE STALKING, UNAUTHORIZED, NO OVERDRAFT, OVER $700.00 INVISIBLE AUTHORITY , DELUSION OF $700.00 TRANSFER AND OVER $1000.00 STOLEN MONEY USING THE CRIMINAL SENILE FRAUD BELOW AND THE FRAUDULENT FEES GENERATED



Date	Description	Amount	Balance
02/06/2025	Insufficient Funds Charge / Courtesy Pay Charge	-$33.00	-$797.13
02/06/2025	EXT WD PAYPAL INSTANT TRANSFER / - INST XFER	-$700.00	-$764.13
02/03/2025	EXT WD AMERICA ON LINE - RETRY / PYMT	-$7.27	-$64.13
02/01/2025	Deposit Cash Back Debit Card	$7.02	-$56.86
01/31/2025	POS WD CORNER 216 INC / BRONX NYUS	-$5.50	-$63.88
01/31/2025	POS WD OPTIMUM 7837 / 718-860-3513 NYUS	-$52.26	-$58.38
01/31/2025	POS WD SUPERSTAR 1 DELI & / GROCBRONX NYUS	-$21.31	-$6.12
01/30/2025	POS WD EHAB DELI & GROCERY / CORBRONX NYUS	-$4.16	$15.19
01/30/2025	POS WD EHAB DELI & GROCERY / CORBRONX NYUS	-$2.08	$19.35
01/30/2025	POS WD LOS PRIMOS RESTAURANT / BRONX NYUS	-$10.40	$21.43
01/30/2025	ATM WD 2865 FOOD CORP 2865 / WHITEPLAINS ROAD Bronx NYUS	-$303.00	$31.83
01/30/2025	POS WD NEW KENNEDY FRIED / CHICK929-8884565 NYUS	-$20.32	$334.83

HUMAN TRAFFICKER ADAM URBANSKI UNWARRANTED AND MALICIOUS INDUCED FRAUD IN AFCU TO ADMINISTER BANKING AND CREDIT DESTRUCTION, AFTER OVER 5 YEARS OF A NEVER LATE, NEVER MISSED, NEVER OVERDRAFTED ACCOUNT. THESE ARE CALLED HUMAN TRAFFICKER ADAM URBANSKI INDUCED FINANCIAL ASSASSINATION HUMAN TRAFFICKING HUMAN TRAFFICKER ADAM MURBANSKI HUMAN TRAFFICKING PRECURSOR CRIMES. ., POSTED AT:
https://docs.google.com/document/d/1WCKk-EHHpXWT-sjYo16exzGRSfZT4_A9EMV13I5DV1s/edit?usp=sharing

OR

https://www.dropbox.com/scl/fi/99ofcawrw68tc0yu6ucy1/FINALEE-NOTARIZED-AFFINITY-FEDERAL-CREDIT-UNION-AND-PAY-PAL.pdf?rlkey=y3co2b5m4vygual44hvjmj6sf&st=fdpf49sq&dl=0

OR

https://docs.google.com/document/d/1WCKk-EHHpXWT-sjYo16exzGRSfZT4_A9EMV13I5DV1s/edit?usp=sharing

EXHIBIT 3B

EXHIBIT 2

REGIONAL KILLER ADAM URBANKI AFFINITY FEDERAL CREDIT UNION AFCU INITIATED, UNAUTHORIZED $700.00 TRANSFER, TO CREATE AN UNAUTHORIZED OVERDRAFT TO ATTEMPT TO STEAL NEXT MONTH'S PENSION MONEY
PAYPAL AND AFFINITY FEDERAL CREDIT UNION
18 USC CONSPIRACY AGAINST RIGHTS AND THEFT

90.60 - SCHEME TO DEFRAUD IN THE SECOND DEGREE.
190.65 - SCHEME TO DEFRAUD IN THE FIRST DEGREE.
240.00, OFFENSES AGAINST PUBLIC ORDER
240.15 CRIMINAL ANARCHY, E FELONY
190.50 - UNLAWFUL COLLECTION PRACTICES
18 U.S.C. §4: MISPRISION OF FELONY
18 U.S.C. §1030(A)(4): FALSIFICATION OF COMPUTER RECORDS
18 U.75.45 - ISSUING A FALSE FINANCIAL STATEMENT
18 U.S.C. §1341: FRAUD

HUMAN TRAFFICKER ADAM URBANSKI UNWARRANTED AND MALICIOUS INDUCED FRAUD IN AFCU TO ADMINISTER BANKING AND CREDIT DESTRUCTION, AFTER OVER 5 YEARS OF A NEVER LATE, NEVER MISSED, NEVER OVERDRAFTED ACCOUNT. THESE ARE CALLED HUMAN TRAFFICKER ADAM URBANSKI INDUCED FINANCIAL ASSASSINATION HUMAN TRAFFICKING PRECURSOR CRIMES. ., POSTED AT:
https://docs.google.com/document/d/1WCKk-EHHpXWT-sjYo16exzGRSfZT4_A9EMV13I5DV1s/edit?usp=sharing
OR
https://www.dropbox.com/scl/fi/99ofcawrw68tc0yu6ucy1/FINALEE-NOTARIZED-AFFINITY-FEDERAL-CREDIT-UNION-AND-PAY-PAL.pdf?rlkey=y3co2b5m4vygual44hvjmj6sf&st=fdpf49sq&dl=0
OR
https://docs.google.com/document/d/1WCKk-EHHpXWT-sjYo16exzGRSfZT4_A9EMV13I5DV1s/edit?usp=sharing

EXHIBIT 4

CRIMINAL SEIZURE OF PETITIONER'S PENSION FUNDS BY NYSTRS RESPONDENTS IN VIOLATION OF FEDERAL LAW, AIDING BANK FRAUD, AND FACILITATING RETALIATORY ASSASSINATION PROGRAMMING THE NYSTRS RESPONDENT ASSAULTED PETITIONER'S MONEY FOR REGIONAL KILLER ADAM URBANSKI. PLEASE SEE THE COMPLETE LETTER AT:

https://docs.google.com/document/d/1VhIWI5k4LcD_8QFYHX7eHgAmYhoK3aAWamDvqE7ff04/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vTYLFbvkS3NsSPdzyYULNrJ7knd8HiY4S4lsKOLM49JoINzjBBJsaXEM5GKVKU7PDhaHRwSVnZdMnXY/pub

The links above for this exhibit evidence the unlawful and retaliatory seizure of Petitioner Snyder's pension funds on or about February 26, 2025, executed by the New York State Teachers' Retirement System (NYSTRS) in collaboration with Affinity Federal Credit Union (AFCU). Petitioner's direct deposit was criminally sent to Affinity Federal Credit Union in violation of the Electronic Fund Transfer Act (EFTA), 15 U.S.C. § 1693e(a), after NYSTRS was served with a timely Stop Direct Deposit Order to Affinity Federal Credit Union and a police report was given to the NYSTRS respondents citing active AFCU bank fraud.

Despite receiving clear legal notice, NYSTRS Respondents transferred the funds to a flagged institution, thereby:

- **Violating EFTA, including its consumer protections under 12 C.F.R. § 1005.10(c);**
- **Aiding and abetting bank fraud under 18 U.S.C. §§ 2 and 1344, by knowingly transferring funds to a party engaged in deceptive financial practices;**
- **Obstructing justice under 18 U.S.C. § 1503, by sabotaging court access and economic stability necessary for Petitioner to litigate other matters;**
- **Engaging in a conspiracy against rights in violation of 18 U.S.C. § 241, depriving Petitioner of due process, property, and fair access to her own pension;**
- **Operating as part of a coordinated financial assassination program, tied to long-term efforts by judicial actor Alison J. Nathan and others to destroy Petitioner's financial autonomy, credibility, and right to redress;**
- **Triggering liability under 18 U.S.C. § 1117 (Conspiracy to Commit Murder), if the deprivation was part of a known pattern of targeted elimination through induced poverty, judicial sabotage, and denial of livelihood;**
- **Violating the U.S. Constitution's Fourteenth Amendment, which protects against deprivation of property without due process of law.**

This unlawful seizure was executed without a valid court order, hearing, or emergency justification, in direct defiance of written documentation and ongoing criminal reports. It reflects a high-level abuse of process, showing that NYSTRS Respondent knowingly participated in organized judicial and financial misconduct targeting Petitioner due to her protected filings, status, and whistleblower record.

This exhibit forms part of a broader 160+ page criminal complaint and notice of intent to sue, with accompanying evidence submitted to federal and international authorities.

THE NYSTRS RESPONDENT ASSAULTED PETITIONER'S MONEY FOR REGIONAL KILLER ADAM URBANSKI. PLEASE SEE THE COMPLETE LETTER AT:

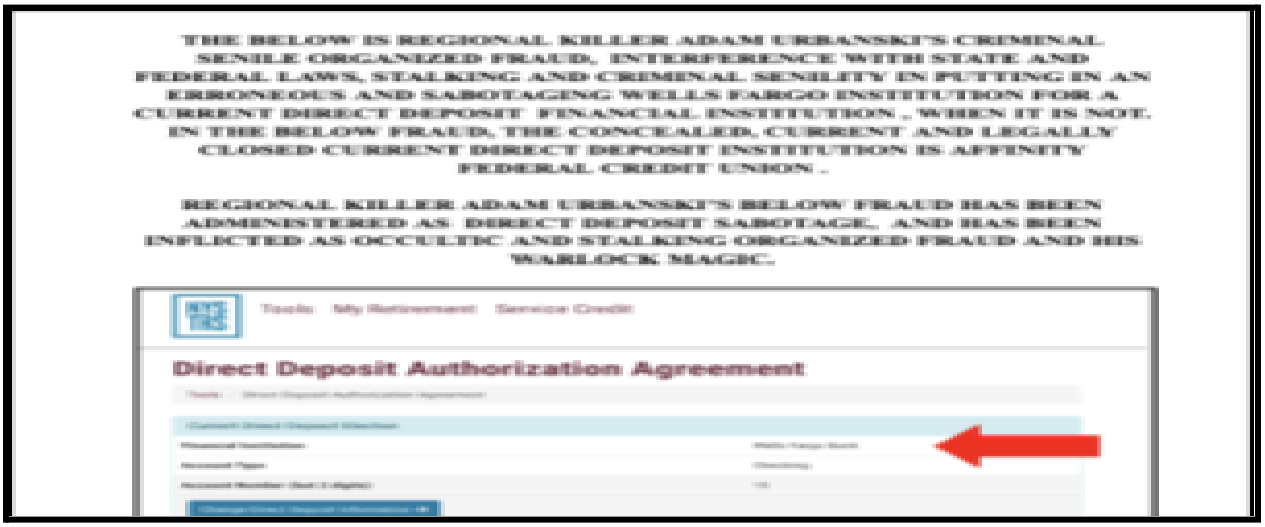
https://docs.google.com/document/d/1VhIWI5k4LcD_8QFYHX7eHgAmYhoK3aAWamDvqE7ff04/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vTYLFbvkS3NsSPdzyYULNrJ7knd8HiY4S4lsKOLM49JoINzjBBJsaXEM5GKVKU7PDhaHRwSVnZdMnXY/pub

EXHIBIT 5

THE BELOW EXHIBIT DOCUMENTS THE CRIMINAL CONDUCT AND ADMINISTRATIVE MALFEASANCE OF NYSTRS RESPONDENTS, WHO ENGAGED IN UNWARRANTED AND RECKLESS ACCOUNT INTERFERENCE TO FACILITATE THE THEFT OF PETITIONER'S RETIREMENT FUNDS. Specifically, Respondents used a fraudulently listed Wells Fargo Bank account to block access to Petitioner's actual NYSTRS records, falsely designating a closed or inactive institution as the authorized direct deposit destination. This conduct was executed to obstruct Petitioner's timely Electronic Fund Transfer Act (EFTA) stop payment instruction to Affinity Federal Credit Union (AFCU), an act of obstruction, retaliation, and financial sabotage.

Despite Petitioner submitting her stop payment request on time in accordance with EFTA § 205.10(c)(1), 15 U.S.C. §§ 1693e and 1693h, NYSTRS Respondents wrongfully seized and withheld her funds. This misrepresentation and unauthorized transaction further violated:

- **18 U.S.C. § 664 – Theft or embezzlement from employee benefit plans**
- **18 U.S.C. § 1027 – False statements and concealment of facts in ERISA documents**
- **18 U.S.C. § 1343 – Wire fraud**
- **18 U.S.C. § 241 & § 242 – Conspiracy against rights and deprivation of rights under color of law. This criminally motivated obstruction also constitutes retaliation, elder targeting, abuse of fiduciary position, and civil RICO predicate acts, particularly when performed in coordination with occultic financial disruption patterns already documented in this case.**


THE BELOW IS REGIONAL KELLER ADAM URBANSKI'S CRIMINAL SENILE ORGANIZED FRAUD, INTERFERENCE WITH STATE AND FEDERAL LAWS, STALKING AND CRIMINAL SENILITY IN PUTTING IN AN ERRONEOUS AND SABOTAGING WELLS FARGO INSTITUTION FOR A CURRENT DIRECT DEPOSIT FINANCIAL INSTITUTION , WHEN IT IS NOT. IN THE BELOW FRAUD, THE CONCEALED, CURRENT AND LEGALLY CLOSED CURRENT DIRECT DEPOSIT INSTITUTION IS AFFINITY FEDERAL CREDIT UNION .
REGIONAL KELLER ADAM URBANSKI'S BELOW FRAUD HAS BEEN ADMINISTERED AS DIRECT DEPOSIT SABOTAGE, AND HAS BEEN INFLICTED AS OCCULTIC AND STALKING ORGANIZED FRAUD AND HIS WARLOCK MAGIC.
Direct Deposit Authorization Agreement

⇒ 18 U.S.C. § 664 – THEFT OR EMBEZZLEMENT FROM EMPLOYEE BENEFIT PLANS

⇒ 18 U.S.C. § 1027 – FALSE STATEMENTS/CONCEALMENT REGARDING ERISA DOCUMENTS

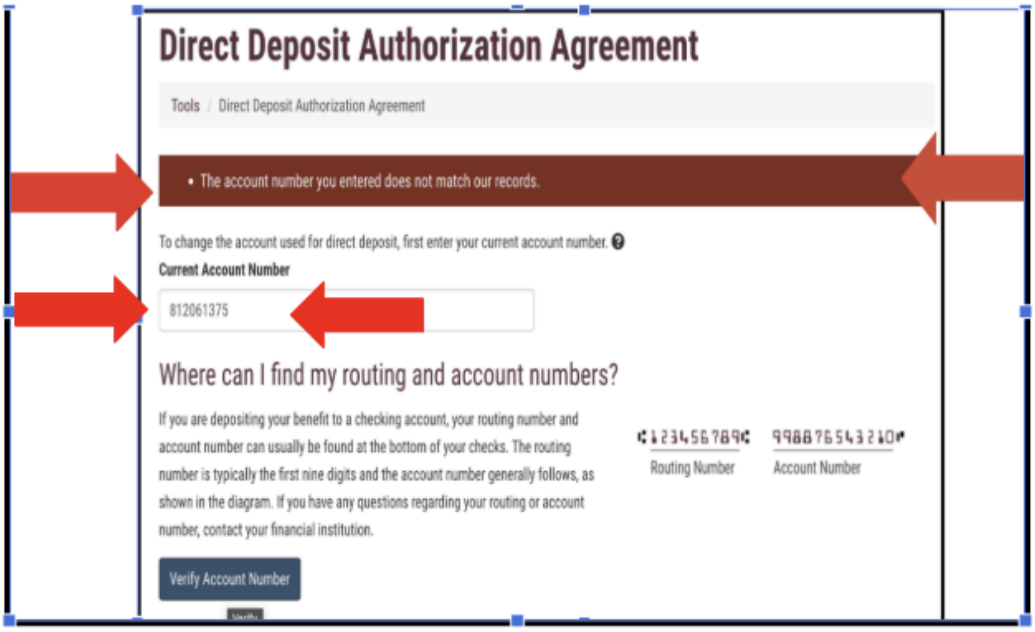
EXHIBIT 6

ADDITIONAL NYSTRS UNWARRANTED, RECKLESS, THEFT OF MONEY AND RECKLESS HARASSMENT

EXHIBIT 2

THE BELOW FORM WOULD NOT ACCEPT THE CURRENT AND CLOSED AFFINITY FEDERAL CREDIT UNION DIRECT DEPOSIT ACCOUNT NUMBER. THIS MALICIOUSLY AND CRIMINALLY STOPPED ME FROM PUTTING IN THE NEW DIRECT DEPOSIT ACCOUNT NUMBER. IT DISALLOWED THE AFFINITY ACCOUNT NUMBER AND STOPPED ALL FURTHER NEW DIRECT DEPOSIT ACTIONS. THIS IS HUMAN TRAFFICKER ADAM URBANSKI ONGOING CRIMINAL STALKING AND INTERFERENCE WITH STATE AND FEDERAL LAWS.

THE AFFINITY ACCOUNT NUMBER WAS DISABLED


Direct Deposit Authorization Agreement
Tools / Direct Deposit Authorization Agreement
• The account number you entered does not match our records.
To change the account used for direct deposit, first enter your current account number.
Current Account Number
812061375
Where can I find my routing and account numbers?
If you are depositing your benefit to a checking account, your routing number and account number can usually be found at the bottom of your checks. The routing number is typically the first nine digits and the account number generally follows, as shown in the diagram. If you have any questions regarding your routing or account number, contact your financial institution.
Routing Number
Account Number
Verify Account Number

https://secure.nystrs.org/MyNYSTRS/tools/direct-deposit/entercurrent

⇒ 18 U.S.C. § 664 – THEFT OR EMBEZZLEMENT FROM EMPLOYEE BENEFIT PLANS

⇒ 18 U.S.C. § 1027 – FALSE STATEMENTS/CONCEALMENT REGARDING ERISA DOCUMENTS

EXHIBIT 7

THE ESL EXCELLENCE INSTITUTE
3230 Cruger Ave
Apt 6B
The Bronx, NY 10467
Tel: 929-312-9411 Fax: 877-335-8870

Fax

To: PO WASHINGTON **From:** MIRIAM SNYDER

Fax: 1-914-949-7116 **Date:** Feb 21, 2025 08:10 AM

Organization: POLICE DEPARTMENT

Subject: **ADAM URBANSKI DIRECT DEPOSIT FALSIFICATIONS**

NOTICE TO NY POLICE, ROCHESTER NY DA, AND NYS TEACHERS RETIREMENT SYSTEM MEMBERS, REGIONAL KILLER ADAM URBANSKI CRIMINAL INTERFERENCE WITH STATE AND FEDERAL BANKING LAWS FOR HIS CRIMINAL SENIILE, PLOTTED AND ONGOING THEFT OF MY MONEY, FROM THE NYSTRS. PLEASE SEE HIS CHANGE OF DIRECT DEPOSIT BANKING CRIMES INFLICTED IN THE NYSTRS VIA HIS STALKING, SCHEME TO DEFRAUD, AGGRAVATED TERRORIST ATTACKS, AND INTERFERENCE IN THE NYSTRS DIRECT DEPOSIT RECORDS AND FORMS.

POSTED AT: https://docs.google.com/document/d/e/2PACX-1vTYLFbvkS3NsSPdzyYULNrJ7knd8HiY4S4IsKOLM49JoINzjBBJsaXEM5GKVKU7PDhaHRwSVnZdMnXY/pub

OR

https://docs.google.com/document/d/1VhIWI5k4LcD_8QFYHX7cHgAmYhoK3aAWamDvqE7ff04/edit?usp=sharing

REPORTED TO THE POLICE

⇒ 18 U.S.C. § 664 – THEFT OR EMBEZZLEMENT FROM EMPLOYEE BENEFIT PLANS

⇒ 18 U.S.C. § 1027 – FALSE STATEMENTS/CONCEALMENT REGARDING ERISA DOCUMENTS

EXHIBIT 8

FEBRUARY 22, 2025 SENT TO NYSTRS NOTICE OF AFCU ADDITIONAL INDUCED FRAUD PLEASE STOP PAYMENTTO AFCU

NOTICE OF NEW AFCU BANK DEREGULATION ORGANIZED FRAUD ENFORCEMENT BY REGIONAL KILLER ADAM URBANSKI AND AFFINITY FEDERAL CREDIT UNION, BEFORE THE FEBRUARY 26, 2025 THEFT OF PENSION MONEY

AFCU NEW ACCOUNT THEFT OF MONEY, INDUCED FRAUD FOR ACCOUNT SABOTAGE, FINANCIAL SERVITUDE, UNAUTHORIZED USE OF MONEY IN AFCU ACCOUNT TO CLOSE THE ACCOUNT AND TRANSFER MONEY TO A CLOSED CREDIT CARD ACCOUNT AND AFCU FAILURE TO DISCLOSE ACCOUNTS ONLINE WHEN ONLINE VIEWING OR BANKING WAS PART OF THE AGREEMENT, VIOLATION OF SECTION 103 OF THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT (E-SIGN ACT), AS INCORPORATED INTO REGULATION Z UNDER TILA, PARTICULARLY 12 CFR § 1026.5(A) AND § 1026.7(B).

THIRD NOTICE TO AFCU

OF AFCU INDUCED FRAUD RESCISSION/CANCELLATION OF MY OVER 5 YEARS EARNED GOOD STANDING , 3 ACCOUNTS.

https://docs.google.com/document/d/e/2PACX-1vQK6jXFxO4SElKAVzl77jfspk7SkT7j-GBHdxbkkzjYbr5iCoNh0cuOmA-lH2e4Kx3AzZZXK0b1UpWz/pub

OR

https://docs.google.com/document/d/1kzAoCvkGvOK7avLlNxoYMQqHPJwViWC2cM2xOoyrrGE/edit?usp=sharing

EXHIBIT 9 FAXED TO NYSTRS STOP PAYMENT TO AFCU

PRIVATE BANKING INFO COPY TO SELECT RECIPIENTS

NOTICE TO NY POLICE, ROCHESTER NY DA, AND NYS TEACHERS RETIREMENT SYSTEM MEMBERS, REGIONAL KILLER ADAM URBANSKI CRIMINAL INTERFERENCE WITH STATE AND FEDERAL BANKING LAWS FOR HIS CRIMINAL SENIILE, PLOTTED AND ONGOING THEFT OF MY PENSION MONEY, FROM THE NYSTRS. PLEASE SEE HIS CHANGE OF DIRECT DEPOSIT BANKING CRIMES INFLICTED IN THE NYSTRS VIA HIS STALKING, SCHEME TO DEFRAUD, AGGRAVATED TERRORIST ATTACKS, AND INTERFERENCE IN THE NYSTRS DIRECT DEPOSIT RECORDS AND FORMS. THE LAST AND CLOSED DIRECT DEPOSIT ACCOUNT I USED WITH NYSTRS IS AFFINITY FEDERAL CREDIT UNION CHECKING ACCOUNT NUMBER 812061375. REGIONAL KILLER ADAM URBANSKI PAID SOMEONE IN THE NYSTRS TO CHANGE THE REQUIRED LAST CHECKING ACCOUNT NUMBER TO AN UNKNOWN WELLS FARGO CHECKING ACCOUNT. PLEASE SEE EXHIBIT 1. THIS DISABLES ME FROM FILLING IN THE NYSTRS NEW DIRECT DEPOSIT FORM BECAUSE ONE NEEDS TO FILL IN THE LAST DIRECT DEPOSIT ACCOUNT NUMBER, IN ORDER TO CHANGE TO THE NEW,. THE NYSTRS DIRECT DEPOSIT NEW FORM DID NOT AND WILL NOT TAKE THE ABOVE NOTED AFFINITY CHECKING ACCOUNT NUMBER, WHEN IT SHOULD. THIS IS ANOTHER INFLICTED CRIMINAL SENILE HUMAN TRAFFICKER ADAM URBANSKI STALKING, TERRORIST AND MONEY LAUNDERING ATTACK AND INCOME LYNCHING PLOT ON MY PENSION MONEY.

SINCE HE HAS NOT BEEN ARRESTED FOR ANY OF HIS KILLINGS, HUMAN TRAFFICKING, HUMAN SACRIFICE KILLINGS, ORGANIZED FRAUD, MONEY LAUNDERING SCHEMES AND TERRORIST CRIMES, YET, THE CRIMES LAWLESSLY

THE ESL EXCELLENCE INSTITUTE
3230 Cruger Ave
Apt 6B
The Bronx, NY 10467
Tel: 929-312-9411 Fax: 877-335-8870

Fax

To:

From: MIRIAM SNYDER

Fax: 518 447-4749

Date: Feb 19, 2025 08:48 AM

Subject:

NOTICE TO NYS TEACHERS RETIREMENT SYSTEM TO STOP DIRECT DEPOSIT PENSION PAYMENT TO AFFINITY FEDERAL CREDIT UNION DUE TO THEIR RECKLESS AND RUTHLESS INDUCED UNAUTHORIZED TRANSACTIONS, REFUSAL TO INVESTIGATE, REFUSAL TO DISPUTE, REFUSAL TO USE PROVISIONAL CREDITS, AND ORGANIZED DEADLY FRAUD
POSTED AT:
https://docs.google.com/document/d/1JWbgag1kkPY9Pwio8SVqqRtX37Em0BW3ADMdDqiY4tI/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vS8-UmflazMsKXe8UGZtfC4dT_XRWWsBd3sVL0SZ8SSMUHqQ627zIaX1a0W6gvypVeDscyCFRc_Brbr/pub

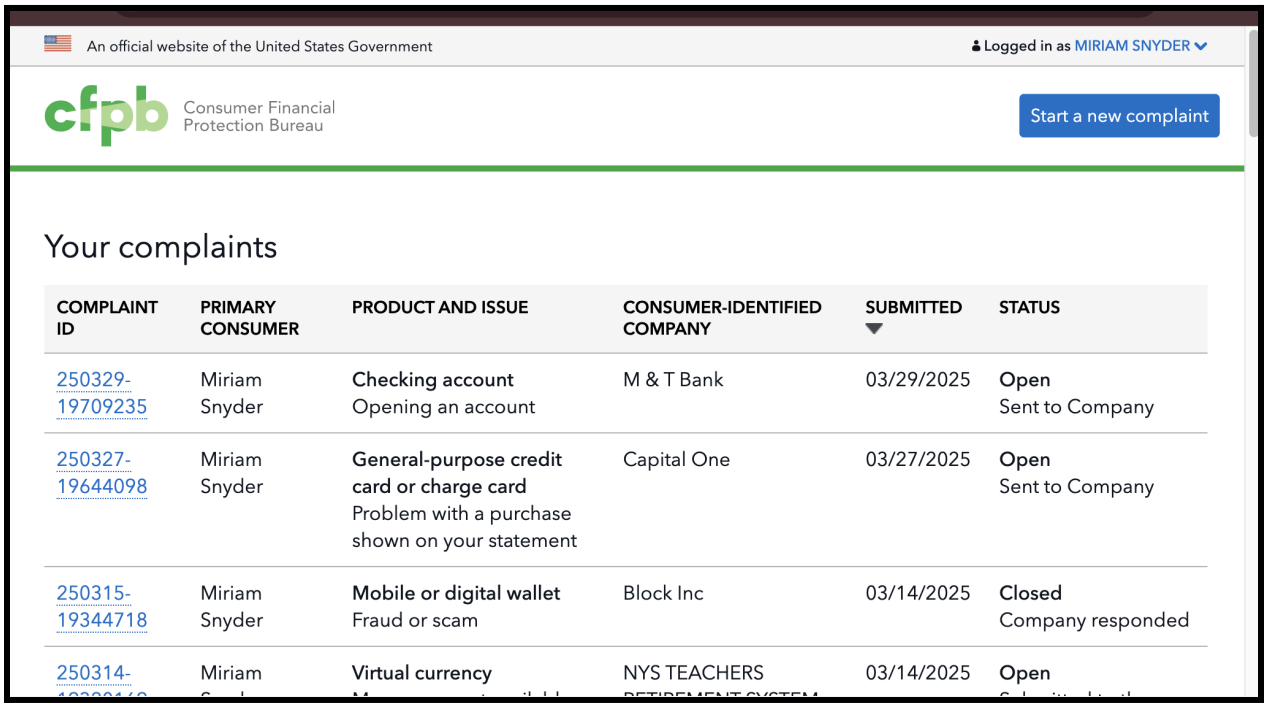
investigations@nystrs.org
community@nystrs.org
NYS Teachers Retirement System
10 Corporate Woods Drive,
Albany, NY 12211-2395.

EXHIBIT 10

CONSUMER FINANCIAL PROTECTION BUREAU COMPLAINTS FILED REGARDING NYSTRS AND AFFINITY FEDERAL CREDIT UNION THEFT OF PENSION MONEY, VIOLATIONS OF EFTA LAWS AND COLLUSION

⇒ 18 U.S.C. § 664 – THEFT OR EMBEZZLEMENT FROM EMPLOYEE BENEFIT PLANS

⇒ 18 U.S.C. § 1027 – FALSE STATEMENTS/CONCEALMENT REGARDING ERISA DOCUMENTS



An official website of the United States Government

Logged in as MIRIAM SNYDER

cfpb Consumer Financial Protection Bureau

Start a new complaint

Your complaints

COMPLAINT ID	PRIMARY CONSUMER	PRODUCT AND ISSUE	CONSUMER-IDENTIFIED COMPANY	SUBMITTED	STATUS
250329-19709235	Miriam Snyder	**Checking account** Opening an account	M & T Bank	03/29/2025	**Open** Sent to Company
250327-19644098	Miriam Snyder	**General-purpose credit card or charge card** Problem with a purchase shown on your statement	Capital One	03/27/2025	**Open** Sent to Company
250315-19344718	Miriam Snyder	**Mobile or digital wallet** Fraud or scam	Block Inc	03/14/2025	**Closed** Company responded
250314-	Miriam	**Virtual currency**	NYS TEACHERS	03/14/2025	**Open**

250302-19054747	Miriam Snyder	**Domestic (US) money transfer** Fraud or scam	NYS TEACHERS RETIREMENT SYSTEM	03/02/2025	**Open** Submitted to the CFPB
250228-19016675	Miriam Snyder	**Domestic (US) money transfer** Fraud or scam	NEW YORK STATE TEACHERS RETIREMENT SYSTEM	02/28/2025	**Open** Submitted to the CFPB
250227-18992823	Miriam Snyder	**Checking account** Managing an account	NYS TEACHERS RETIREMENT SYSTEM	02/27/2025	**Open** Submitted to the CFPB
250221-18887805	Miriam Snyder	**Checking account** Closing an account	AFFINITY FEDERAL CREDIT UNION	02/21/2025	**Closed** Sent to Regulator Not FTC
250221-18886275	Miriam Snyder	**Checking account** Managing an account	NYS TEACHERS RETIREMENT SYSTEM	02/21/2025	**Closed** Sent to Regulator FTC
250218-18824715	Miriam Snyder	**Savings account** Problem with a lender or other company charging your account	AFFINITY FEDERAL CREDIT UNION	02/18/2025	**Closed** Sent to Regulator Not FTC

EXHIBIT 11

FEBRUARY 28, 2025, NEW TERRORISM REPORT, PURSUANT TO 18 U.S.C. § 1512, TODAY'S REGIONAL KILLER AND HUMAN TRAFFICKER ADAM URBANSKI'S NEW YORK STATE TEACHERS RETIREMENT SYSTEM, (NYSTRS) BRIBED AGENTS, THEFT OF MY PENSION MONEY, AND PROGRAMMED RETARDATION OF THE EFTA LAWS, IN THE NYSTRS ELECTRONIC FUNDING DEPARTMENT, TO CONTINUE HIS ANTIQUATED SLAVERY TACTICS ROOTED IN THE CRIMINAL DISREGARD OF THE STOP PAYMENT EFTA LAWS, TO ENFORCE HIS CRIMINAL SENILE FINANCIAL SERVITUDE AND HUMAN TRAFFICKING PRECURSOR CRIMES. ALL CRIMES STEM FROM REGIONAL KILLER URBANSKI CRIMINAL USE OF AFFINITY FEDERAL CREDIT UNION AFCU FOR INDUCED FRAUD, MONEY LAUNDERING, UNAUTHORIZED TRANSACTIONS, AND IDENTITY THEFT NOTED IN THE EVIDENCE GIVEN TO THE GREENBURGH POLICE, IN POLICE REPORT CASE NUMBER 25-001585 . THE NYSTRS BRIBED AGENTS REFUSED TO STOP PAYMENT TO AFCU PURSUANT TO THE ELECTRONIC FUND TRANSFER LAW, AIDED AND ABETTED THE AFCU FRAUD, AND DELIBERATELY STOLE MY FEBRUARY 2025 PENSION PAYMENT. PLEASE READ AT 150 PERCENT FOR EASIER READING.

https://www.dropbox.com/s/yqml0px6blm7ko9/UPD%20FEB%2028%2C%202025%20NYSTRS%20UNAUTHORIZED%20USE%20OF%20NYSTRS%20IN%20FINANCIAL%20MISCONDUCT%20AND%20VIOLATION%20OF%2022%20U%20(1).pdf?st=vl9lzx5g&dl=0

OR

https://docs.google.com/document/d/11GsbJCi_rA2F0bjw7mKOq6tz_Z8Si3Zq_XGqdIgEvQU/edit?usp=sharing

OR

https://archive.org/details/upd-feb-28-2025-nystrs-unauthorized-use-of-nystrs-in-financial-misconduct-and-violation-of-22-u-1/mode/1up

OR

https://docs.google.com/document/d/e/2PACX-1vSYEpx0bW4RD27m-9TBH5cBn2wnSS_ZY0FUP_OmhMp4yrXHshru8ieeG5l8JKqL9Mh3plTlK-C_cCT7/pub

February 28, 2025

To: New York State Teachers Retirement System, Law Department
Emails: LEGAL@NYSTRS.ORG, janet.graham@nystrs.org, https://ag.ny.gov/contact-agcommunit@nystrs.org, investigations@nystrs.org, officeofthechief@albanyny.gov,

From: Miriam Snyder, NYSTRS Member

Subject: Notification of Additional Harassment Session and Fraudulent Activities within the NYSTRS programed by Human Trafficker and Regional Killer Adam Urbanski and implemented by his bribed NYSTRS Members

⇒ 18 U.S.C. § 664 – THEFT OR EMBEZZLEMENT FROM EMPLOYEE BENEFIT PLANS

⇒ 18 U.S.C. § 1027 – FALSE STATEMENTS/CONCEALMENT REGARDING ERISA DOCUMENTS

EXHIBIT 12

FORMAL STOP PAYMENT NOTICE TO NYSTRS PURSUANT TO EFTA § 907(A) AND 12 C.F.R. § 1005.10(C). THIS EXHIBIT CONTAINS PETITIONER'S OFFICIAL WRITTEN NOTICE TO THE NEW YORK STATE TEACHERS' RETIREMENT SYSTEM (NYSTRS), SUBMITTED MORE THAN 10 DAYS PRIOR TO THE SCHEDULED FEBRUARY 26, 2025 PENSION DISBURSEMENT. THE NOTICE LAWFULLY INSTRUCTED NYSTRS TO STOP DIRECT DEPOSIT TO AFFINITY FEDERAL CREDIT UNION (AFCU), DUE TO AFCU'S REPEATED VIOLATIONS OF FEDERAL BANKING LAWS, INCLUDING: INDUCING UNAUTHORIZED TRANSACTIONS, FAILURE TO INVESTIGATE DISPUTES, REFUSAL TO ISSUE PROVISIONAL CREDITS AS REQUIRED UNDER EFTA § 908, AND PERSISTENT ENGAGEMENT IN COORDINATED, HIGH-RISK FRAUD. NYSTRS IGNORED THIS TIMELY AND LAWFUL DIRECTIVE, AND IN DOING SO, BECAME DIRECTLY LIABLE UNDER THE ELECTRONIC FUND TRANSFER ACT (15 U.S.C. § 1693E(A)) AND CORRESPONDING REGULATIONS FOR DISBURSING FUNDS CONTRARY TO THE PETITIONER'S STOP PAYMENT REQUEST THE NOTICE IS PUBLICLY DOCUMENTED AT:

https://docs.google.com/document/d/1JWhgag1kkPY9Pwio8SVqqRtX37Em0BW3ADMdDqiY4tI/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vS8-UmfiazMsKXe8UGZtfC4dT_XRWWsBd3sVL08Z8SSMUHqQ627zIaX1a0W6gvypVeDscvCFRc_Brbr/pub

FEBRUARY 19, 2025

Dear NYS Teachers Retirement Director, Criminal Justice and Public Safety Officials:

I write this letter with respect to the above. Foremost, I was on the NYSTRS website completing a secure message and the direct deposit change form and the web page closed and locked me out. Hence, please do not release any of my direct deposits to Affinity Federal Credit Union as such bank is being criminally paid and used by regional killer and human trafficker Adam Urbanski for ruthless, reckless and no regard for EFTA, TILA or any laws.

Regional killer Adam Urbanski, has been killing and human trafficking children and adults for over 40 years with no penalties yet. Hence, he hates the exposure of his human trafficking and human sacrifice crimes against children and adults.
Consequently, he continues to stalk me and is presently paying people to enjoin in his financial assassination human trafficker precursor crime inflictions. His pattern and practice is financial assaults inflicted on his targets for easy human trafficking prey creations. The RCSD children have suffered and continue to suffer behind this 80 year old's, necrophiliac, current and continued, human trafficking , innocent blood draining, satanic ritual abuse and human sacrifice killing programs. His criminal senileand diabolical, spiritual stronghold attachment to the RCSD vulnerable population minority children needs to be stopped.

Please see the notarized affidavit below documenting regional killer Adam Urbanski retaliatory induced fraud witchcraft in my Affinity Federal Credit Union direct deposit account. Please see his spell casting name change of my NYS Pension money title and see his repeated theft of my pension money using violations of the below banking laws:

1. Electronic Fund Transfer Act (EFTA) - Section 907(a). This covers consumer protections against unauthorized electronic fund transfers. The EFTA provides a framework for the rights, liabilities, and responsibilities of participants in electronic fund transfer systems.

2. Truth in Lending Act (TILA) - Section 1666, which relates to billing errors on credit accounts. It outlines the procedures that must be followed when a consumer reports a billing error, and the rights consumers have in disputing charges and having errors corrected.

3. Fair Credit Billing Act (FCBA) - This is an amendment to the Truth in Lending Act and specifies

⇒ 18 U.S.C. § 664 – THEFT OR EMBEZZLEMENT FROM EMPLOYEE BENEFIT PLANS

⇒ 18 U.S.C. § 1027 – FALSE STATEMENTS/CONCEALMENT REGARDING ERISA DOCUMENTS

EXHIBIT 13

NYSTRS Liability Triggered by Failure to Honor Stop Payment (EFTA § 907(a)) and Denial of Provisional Credit (EFTA § 908)

This exhibit provides a legal summary of NYSTRS's federal violations after receiving Petitioner's valid and timely stop payment order pursuant to Section 907(a) of the Electronic Fund Transfer Act (15 U.S.C. § 1693e(a)) and 12 C.F.R. § 1005.10(c). NYSTRS's failure to honor the stop payment and subsequent refusal to issue provisional credit under EFTA § 908 (15 U.S.C. § 1693f(c)) rendered them civilly and statutorily liable for the unauthorized disbursement of Petitioner's February 2025 pension funds.

Despite being informed of active disputes and having been served formal notice, NYSTRS disbursed funds into a bank account under dispute (AFCU), which had been implicated in fraudulent activity. As a result, NYSTRS became a complicit third-party actor, aiding and abetting in repeated EFTA violations and enabling continued financial harm to Petitioner. This triggers not only civil liability under the EFTA but also raises questions under 18 U.S.C. § 2 (aiding and abetting fraud) and 18 U.S.C. § 241 (conspiracy against rights).

🔶 Legal Graphic Summary Visual

Legal Violation	Statute	NYSTRS Action	Liability Triggered
Failure to honor stop payment	15 U.S.C. § 1693e(a) / 12 C.F.R. § 1005.10(c)	Disbursed funds to AFCU despite formal stop payment	Liable for unauthorized EFT
Denial of provisional credit	15 U.S.C. § 1693f(c) / EFTA § 908	Failed to issue provisional credit within 10 days	Liable for EFTA damages
Ignoring documented fraud	Duty under fiduciary and regulatory law	Disregarded identity theft and police report #25-001585	Willful noncompliance; punitive damages possible
Aid to fraudulent actor (AFCU)	18 U.S.C. § 2 / § 241	Enabled bank fraud by refusing to intervene	Criminal conspiracy / civil conspiracy exposure

EXHIBIT 14

RESTITUTION AND CRIMINAL STATUTES IN NYSTRS-RELATED FINANCIAL CRIMES

Statute	Title / Provision	Legal Summary
18 U.S.C. § 664	***Theft or Embezzlement from Employee Benefit Plans***	**Criminalizes embezzlement, theft, or unlawful conversion of pension or retirement plan funds. Provides for restitution to victims.**
18 U.S.C. § 1027	***False Statements / Concealment of ERISA Documents***	**Penalizes knowingly false statements or omission of facts in documents required by ERISA plans. Used in benefit fraud schemes.**
18 U.S.C. § 1954	***Bribery and Gratuities in Relation to Employee Benefit Plans***	**Prohibits offering or accepting anything of value related to decisions affecting employee benefit plans. Supports conspiracy and RICO claims.**
18 U.S.C. §§ 1956 & 1957	***Money Laundering Statutes***	**Apply when stolen pension funds are transferred or concealed through financial institutions or third-party laundering.**
18 U.S.C. § 3663A	***Mandatory Victim Restitution Act (MVRA)***	**Requires courts to order full restitution to identifiable victims of crimes including theft, fraud, and conspiracy. Applies to financial victims.**
18 U.S.C. § 1964(c)	***Civil RICO – Treble Damages***	**Victims of racketeering activity (e.g., bribery, mail/wire fraud, pension theft) may recover 3x actual damages plus legal fees.**

EXHIBIT 15

Petitioner's Restitution Summary – NYSTRS Criminal Complaint

Stolen Pension Funds	**February 26, 2025 disbursement illegally diverted**	**EFTA § 907(a), 15 U.S.C. § 1693e(a); 18 U.S.C. § 664**	
Failure to Investigate / Provisional Credit	**Refusal to follow EFTA protocols and failure to credit disputed amount**	**EFTA § 908, 15 U.S.C. § 1693f(c)**	**statutory + treble**
Induced Fraud & Aiding/Affinity FCU	**NYSTRS agents assisted third-party fraud**	**18 U.S.C. §§ 1027, 1954, 241**	**TBD**
Denial of Death Beneficiary Designation	**Blocked estate rights and asset allocation**	**ERISA protections; 14th Amendment Due Process**	**TBD**
Identity Theft & Falsified Banking Data	**Unauthorized account rerouting to false bank**	**18 U.S.C. § 1028A; Wire Fraud – 18 U.S.C. § 1343**	**TBD**
Loss of Use of Funds	**Financial hardship, delays, transportation and housing costs**	**Restitution under MVRA – 18 U.S.C. § 3663A**	**$2,500+**
Treble Damages	**RICO conspiracy to steal, defraud, and injure petitioner**	**18 U.S.C. § 1964(c)**	**3x Actual Damages**

EXHIBIT 16

LIABILITY FOR FAILURE TO STOP PAYMENT OF PREAUTHORIZED TRANSFERS FOR NOT CONDUCTING PROPER ERROR RESOLUTION INVESTIGATIONS.

1. Legal Framework:

This exhibit outlines the statutory obligations and liabilities imposed by the Electronic Fund Transfer Act (EFTA) and Regulation E regarding:

- **Failure to stop preauthorized transfers.**
- **Failure to conduct timely and proper error resolution investigations.**

---

2. Failure to Stop Payment of Preauthorized Transfers

- **Governing Law:**
  15 U.S.C. § 1693e(a) (EFTA § 907(a)) and 12 C.F.R. § 1005.10(c).
- **Legal Right:**
  A consumer may stop payment on a preauthorized electronic fund transfer by giving notice at least three business days before the scheduled transfer.
- **Liability Trigger:**
  If a financial institution fails to act on a valid stop-payment request, it may be held liable for:
  - **Unauthorized withdrawals.**
  - **Resulting financial harm.**
  - **Incidental damages (e.g., overdraft fees, penalty charges, or losses due to insufficient funds).**

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3. Failure to Conduct Proper Error Resolution Investigations

- **Governing Law:**
  15 U.S.C. § 1693f (EFTA § 908) and 12 C.F.R. § 1005.11.
- **Timeframes & Obligations:**
  - **Investigate alleged errors within 10 business days.**

- **If more time is needed, issue a provisional credit and resolve within 45 calendar days.**
- **Provide a written explanation of the investigation's results.**
- **Correct the error promptly if found.**

- **Covered Errors Include:**
  - **Unauthorized transactions.**
  - **Incorrect debits or credits.**
  - **Failure to carry out a properly authorized transaction.**

- **Institutional Liability:**
  - **Failure to investigate or provide provisional credit triggers consumer restitution and statutory penalties.**
  - **Inadequate or bad-faith investigations can result in treble damages under 15 U.S.C. § 1693m(a).**

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4. Compliance Summary

To remain compliant and avoid liability, financial institutions (including pension administrators such as NYSTRS acting as disbursing agents) must:

- **Maintain protocols for timely stop-payment execution.**
- **Implement formal error resolution procedures.**
- **Provide clear communication and written notice of outcomes.**
- **Issue provisional credit when required by law.**

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5. Key Legal References

Source	Reference
Electronic Fund Transfer Act	**15 U.S.C. §§ 1693e, 1693f**
CFPB Regulation E	**12 C.F.R. §§ 1005.10, 1005.11**
CFPB Official Interpretation	**Error Resolution Procedures and Consumer Protections**
Case Law	**See *Chavez v. Bank of Am.*, 2011 U.S. Dist. LEXIS 75426**

EXHIBIT 17

EFTA VIOLATIONS: UNAUTHORIZED TRANSFER TO CLOSED ACCOUNT

This exhibit documents the Respondents' unlawful transfer of Petitioner's February 26, 2025 pension payment to a known closed and fraud-afflicted account, despite having received multiple formal notices, including the *Final Notice of Induced Fraud Account Closure* submitted to NYSTRS. Such conduct constitutes a violation of the Electronic Fund Transfer Act (EFTA), specifically:

- **15 U.S.C. § 1693e(a) and 12 C.F.R. § 1005.10(c) – for failing to honor Petitioner's timely stop-payment request.**

- **15 U.S.C. § 1693f(c) and 12 C.F.R. § 1005.11(c) – for refusing to conduct a proper error resolution investigation and failing to issue provisional credit within the required timeframe. This exhibit further supports NYSTRS' liability for knowingly disregarding federal consumer protection laws and facilitating Affinity Federal Credit Union's induced fraud and unauthorized transactions.**

PAGE 41 AND EXHIBIT 5 AT:

https://docs.google.com/document/d/e/2PACX-1vTYLFbvkS3NsSPdzyYULNrJ7knd8HiY4S4lsKOLM49JoINzjBBJsaXEM5GKVKU7PDhaHRwSVnZdMnXY/pub

OR

https://docs.google.com/document/d/1VhIWI5k4LcD_8QFYHX7eHgAmYhoK3aAWamDvqE7ff04/edit?usp=sharing

NYS New York State Teachers' Retirement System (NYSTRS)
10 Corporate Woods Drive
Albany, NY 12211

Kevin Brauer, President & CEO, Affinity Federal Credit Union
direlations@affinityfcu.com, membercare@affinityfcu.com
73 Mountainview Boulevard,
Basking Ridge, NJ 07920
(908) 860-3931

Affinity Federal Credit Union
Dinesh Arjun, Branch Manager, dinesha@affinityfcu.com,
908 394 2430, 845 625 4681
Branch Manager
371 Tarrytown Rd
White Plains, NY 10607

Phone: 703.518.1140
Fax: 703.518.6672
Email: ocfpmail@ncua.gov

SUBJECT: FINAL ACCOUNT CLOSURE NOTICE FOR AFFINITY FEDERAL CREDIT UNION THREE ACCOUNTS DUE TO SYSTEMATIC FRAUD, RUTHLESS, RECKLESS, MISAPPLICATION OF EFTA AND TILA IN VIOLATION OF 22 U.S.C. § 7102

Dear Mr. Kevin Brauer, President & CEO, Affinity Federal Credit Union:

I am writing this letter to serve as a final notice regarding the legal closure of my 3 accounts with Affinity Federal Credit Union. The accounts in question are as follows:

1. Checking Account Number:
2. New Savings Account Number: REMOVED FOR SAFETY
3. Visa Credit Card Number:

The decision to close these accounts is the direct result of what I have identified as ruthless, reckless, and deadly organized induced fraud, gross terrorism, aggravated harassment, induced oppression, theft, abuse of processes, disregard of evidence, among other serious allegations.

The closure is necessitated by the excessive induced organized fraud, money laundering schemes, multiple non-disputed unauthorized transactions, denied investigations, denied provisional credit, denied refunds and criminal creation and use of concealed identity transaction documents to advance money laundering and identity theft. . These actions are not only unethical but also represent criminal activities, as reflected in the following New York Penal Law articles and sections:

- Article 175 (Offenses Involving False Written Statements)
- Article 190 (Other Frauds)
- Violations under the Electronic Fund Transfer Act (EFTA)
- Violations of the Truth in Lending Act (TILA)
- Violations of the Consumer Financial Protection Bureau (CFPB) Regulations
- Violations of the Uniform Commercial Code (UCC)
- Violations of the Computer Fraud and Abuse Act (CFAA)
- Violation of the Identity Theft and Assumption Deterrence Act
- Violation of General Business Law §§ 349 and 380-l
- Violation of the Bank Secrecy Act (BSA)
- Violations of 18 U.S.C. §§ 1956 and 1957
- Violation of False Statements Statute - 18 U.S.C. § 1001

These violations have been used as a method of operation within Affinity Federal Credit Union and have been instrumental as the financial assassination precursor crimes to human trafficking, as programmed by Adam Urbanski.

The most recent organized fraud and money laundering report filed with the police is Case 2025-001585. Additionally, multiple complaints have been lodged with the FTC and the CFPB. The actions of AFCU agents have been in direct violation of the banking laws and have been used to stage and script crimes in violation of the Human Trafficking Protection Act, 22 USC 7102 Section One, which pertains to abuse or threatened abuse of law or legal process.

Please consider this letter as an official and final notice of the closure of the aforementioned accounts. I expect all records to reflect this closure accurately and for all personal and financial

information associated with these accounts to be handled in accordance with applicable privacy laws and regulations.

The funds stolen from my last pension direct deposit and for the multiple credit card unauthorized transactions disputed, with no investigation and no validation, send me a check for the stolen money to be mailed to the address listed above. Furthermore, I expect a written confirmation from Affinity Federal Credit Union acknowledging the closure of these accounts. Should Affinity Federal Credit Union representatives require additional information or clarification, I am available at the contact information provided.

Sincerely,

Miriam Snyder, mirisni@aol.com,
eslexcellence@aol.com
929 312 9411

Cc: Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Greenburgh Police Department

EXHIBIT 18

TABLE: VIOLATIONS OF EFTA AND NYSTRS LIABILITY FOR UNAUTHORIZED TRANSFER TO CLOSED ACCOUNT

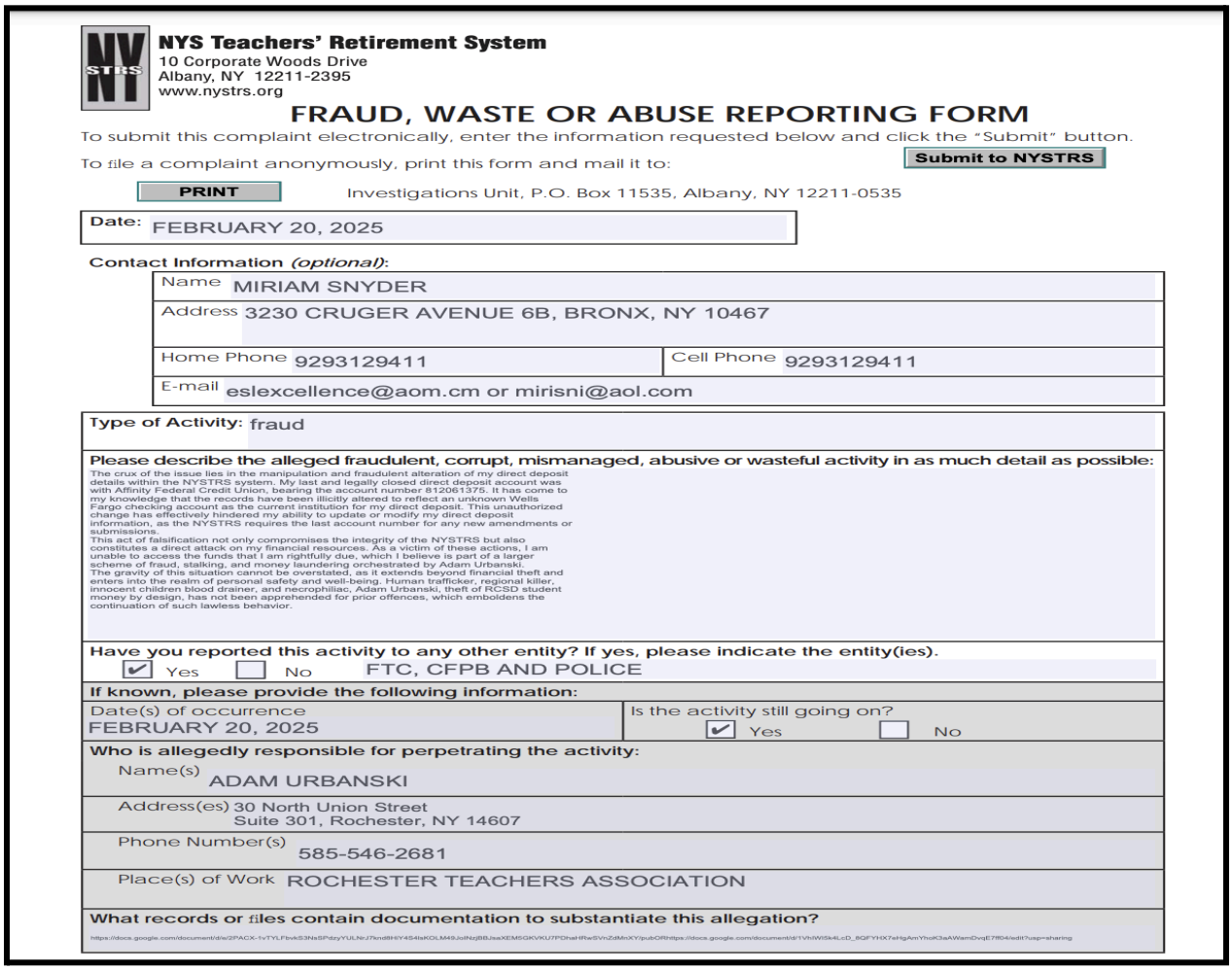
Legal Provision	Citation	Violation Committed	Summary of NYSTRS Misconduct
Stop Payment Rights	**15 U.S.C. § 1693e(a) 12 C.F.R. § 1005.10(c)**	**Refusal to honor valid stop-payment request**	**NYSTRS received timely written notice to stop the February 2025 pension payment to Affinity Federal Credit Union. Despite this, Respondents sent the funds to a known closed and fraud-afflicted account.**
Error Resolution and Provisional Credit	**15 U.S.C. § 1693f(c) 12 C.F.R. § 1005.11(c)**	**Failure to investigate error or issue provisional credit within 10 business days**	**Respondents failed to investigate Petitioner's dispute or apply provisional credit for the misdirected pension funds, despite documented fraud and a police report.**
Consumer Notification of Account Closure	**NYSTRS Fiduciary Duty under EFTA**	**Disregard of written fraud closure notice**	**Petitioner submitted a formal Final Notice of Fraudulent Account Closure to NYSTRS prior to payment release. NYSTRS willfully disregard this notice, constituting negligence and aiding financial harm.**

Conclusion: This exhibit establishes NYSTRS' statutory liability under the EFTA for knowingly transferring Petitioner's funds into a closed, fraudulent account, and failing to investigate or correct the error as required by federal law.

EXHIBIT 19

OFFICIAL NYSTRS FRAUD, WASTE, OR ABUSE REPORTING FORM (SUBMITTED FEBRUARY 20, 2025)

THIS EXHIBIT IS A COMPLETED AND SUBMITTED NYS TEACHERS' RETIREMENT SYSTEM (NYSTRS) "FRAUD, WASTE, OR ABUSE REPORTING FORM" FILED BY PETITIONER MIRIAM SNYDER ON FEBRUARY 20, 2025. IT FORMALLY NOTIFIES NYSTRS OF INDUCED FRAUD, ACCOUNT MANIPULATION, AND FINANCIAL MISCONDUCT INVOLVING RESPONDENT ADAM URBANSKI AND AFFINITY FEDERAL CREDIT UNION. THE REPORT DOCUMENTS UNLAWFUL REDIRECTION OF PETITIONER'S PENSION FUNDS, INCLUDING VIOLATIONS OF FEDERAL BANKING LAWS, OBSTRUCTION OF LEGAL REMEDIES, AND ATTEMPTS TO FINANCIALLY INCAPACITATE THE PETITIONER. RESPONDENTS WERE PLACED ON NOTICE OF THE FRAUD PRIOR TO THE SCHEDULED FEBRUARY 26, 2025 DISBURSEMENT—YET FAILED TO INTERVENE, TRIGGERING LIABILITY UNDER 15 U.S.C. § 1693E(A) AND § 1693F(C).



NYS Teachers' Retirement System
10 Corporate Woods Drive
Albany, NY 12211-2395
www.nystrs.org

FRAUD, WASTE OR ABUSE REPORTING FORM

To submit this complaint electronically, enter the information requested below and click the "Submit" button.

Submit to NYSTRS

To file a complaint anonymously, print this form and mail it to:

PRINT Investigations Unit, P.O. Box 11535, Albany, NY 12211-0535

Date: FEBRUARY 20, 2025

Contact Information *(optional)*:

Name MIRIAM SNYDER

Address 3230 CRUGER AVENUE 6B, BRONX, NY 10467

Home Phone 9293129411 Cell Phone 9293129411

E-mail eslexcellence@aom.cm or mirisni@aol.com

Type of Activity: fraud

Please describe the alleged fraudulent, corrupt, mismanaged, abusive or wasteful activity in as much detail as possible:

The crux of the issue lies in the manipulation and fraudulent alteration of my direct deposit details within the NYSTRS system. My last and legally closed direct deposit account was with Affinity Federal Credit Union, bearing the account number 812061375. It has come to my knowledge that the records have been illicitly altered to reflect an unknown Wells Fargo checking account as the current institution for my direct deposit. This unauthorized change has effectively hindered my ability to update or modify my direct deposit information, as the NYSTRS requires the last account number for any new amendments or submissions.
This act of falsification not only compromises the integrity of the NYSTRS but also constitutes a direct attack on my financial resources. As a victim of these actions, I am unable to access the funds that I am rightfully due, which I believe is part of a larger scheme of fraud, stalking, and money laundering orchestrated by Adam Urbanski.
The gravity of this situation cannot be overstated, as it extends beyond financial theft and enters into the realm of personal safety and well-being. Human trafficker, regional killer, innocent children blood drainer, and necrophiliac, Adam Urbanski, theft of RCSD student money by design, has not been apprehended for prior offences, which emboldens the continuation of such lawless behavior.

Have you reported this activity to any other entity? If yes, please indicate the entity(ies).

☑ Yes ☐ No FTC, CFPB AND POLICE

If known, please provide the following information:

Date(s) of occurrence FEBRUARY 20, 2025

Is the activity still going on? ☑ Yes ☐ No

Who is allegedly responsible for perpetrating the activity:

Name(s) ADAM URBANSKI

Address(es) 30 North Union Street
Suite 301, Rochester, NY 14607

Phone Number(s) 585-546-2681

Place(s) of Work ROCHESTER TEACHERS ASSOCIATION

What records or files contain documentation to substantiate this allegation?

https://docs.google.com/document/d/1JWhgag1kkPY9Pwio8SVqqRtX37Em0BW3ADMdDqiY4tI/edit?usp=sharing

EXHIBIT 20

INFLICTED FEDERAL CRIMES BY NYSTRS AND AFCU
CRIMINAL LAWS RELATED TO FINANCIAL INSTITUTIONS CREATING, DISSEMINATING, POSSESSING, AND USING BANK TRANSACTION DOCUMENTS WITHOUT NAMES, LIKE AFCU DID TO ASSAULT PETITIONER

THE BELOW CRIMES WERE AND ARE IN AFFINITY FEDERAL CREDIT UNION AND HAVE BEEN FACILITATED BY NYSTRS

https://docs.google.com/document/d/e/2PACX-1vSgPMjKRMIot5WoiPc2LxfQGuEX02TgZ6AC9cH05oRo9lNi6Q7**MtgRk57eBM4Y2Dm3WlaeTV0wOPcVo/pub**

OR

https://docs.google.com/document/d/1eTX70838mUQTj-FGJj-tHu_tOMzGrqueQyu3cFe5Vos/edit?usp=sharing

The creation, dissemination, possession, and use of bank transaction documents without identifying information (such as names) by financial institutions violates several federal criminal laws. These laws are primarily designed to ensure transparency in financial transactions, prevent money laundering, and combat the financing of terrorism. Below is a detailed explanation of the relevant laws:

1. Bank Secrecy Act (BSA) - 31 U.S.C. § 5311 et seq.
The Bank Secrecy Act (BSA) requires financial institutions to maintain accurate records of customer transactions and report certain activities to the government. The BSA mandates that financial institutions collect and retain identifying information for all significant transactions. Specifically:

31 U.S.C. § 5318: This section outlines compliance requirements for financial institutions under the BSA. It requires institutions to establish programs that ensure proper identification of customers and reporting of suspicious activities.

Failing to include identifying information (e.g., names) on bank transaction documents is considered a violation of these compliance obligations.
Financial institutions must file Suspicious Activity Reports (SARs) when they detect potentially illicit activity; omitting names or other key identifiers undermines this requirement.
31 U.S.C. § 5322: This section provides criminal penalties for willful violations of the BSA's requirements. If a financial institution knowingly creates or disseminates transaction documents without required identifying information, it may face fines up to $250,000 per violation or imprisonment for up to five years.

2. Anti-Money Laundering (AML) Regulations
Under AML regulations implemented through the BSA and other statutes, financial institutions are required to verify customer identities and maintain accurate records for all transactions.

18 U.S.C. § 1956: This statute criminalizes money laundering activities and includes provisions requiring transparency in financial transactions.

If a financial institution creates or uses anonymous transaction documents with the intent to conceal the identity of parties involved in a transaction, it could be charged with aiding money laundering.

18 U.S.C. § 1957: This statute prohibits engaging in monetary transactions involving property derived from specified unlawful activities.

If an institution fails to include identifying information on transaction records, it may facilitate illegal activity and violate this law.

3. False Statements Statute - 18 U.S.C. § 1001
This law makes it a crime to knowingly falsify or conceal material facts in matters within the jurisdiction of the federal government.

If a financial institution intentionally omits names or other required details from bank transaction documents submitted as part of regulatory filings (e.g., Currency Transaction Reports), it could be prosecuted under this statute.
Penalties include fines and imprisonment for up to five years.
4. USA PATRIOT Act
The USA PATRIOT Act expanded existing anti-money laundering laws by imposing stricter requirements on financial institutions regarding customer identification and recordkeeping.

Section 326: Requires financial institutions to implement Customer Identification Programs (CIPs). These programs mandate that banks verify customer identities before opening accounts or processing certain types of transactions.

Creating or using anonymous bank transaction documents would violate these CIP requirements.
Section 314(b): Encourages information sharing among financial institutions about suspected money laundering or terrorist financing activities but requires such communications to include sufficient detail about individuals involved.

Omitting names from transaction records would hinder compliance with this provision.
5. Wire Fraud Statute - 18 U.S.C. § 1343
If anonymous bank transaction documents are used as part of a scheme to defraud others (e.g., concealing funds transferred electronically), this could constitute wire fraud under federal law.

The statute prohibits devising schemes intended to defraud others through electronic communications, including banking systems.
Financial institutions creating or using such documents could face prosecution if their actions facilitate fraudulent schemes.
6. Conspiracy Statute - 18 U.S.C. § 371
If multiple individuals within a financial institution conspire to create or disseminate anonymous bank transaction documents with the intent of violating federal laws (e.g., BSA requirements), they could be charged under this conspiracy statute.

Penalties include fines or imprisonment for up to five years if convicted.
Summary
In summary, several federal criminal laws make it illegal for financial institutions to create, disseminate, possess, or use bank transaction documents without including identifying information like names:

The Bank Secrecy Act (31 U.S.C. §§ 5311–5332) imposes recordkeeping and reporting obligations on banks.
Anti-Money Laundering statutes (18 U.S.C §§ 1956–1957) prohibit facilitating illicit transactions through anonymity.
The False Statements Statute (18 U.S.C § 1001) criminalizes omissions in regulatory filings.
The USA PATRIOT Act strengthens customer identification requirements under Section 326.
The Wire Fraud Statute (18 U.S.C § 1343) applies if anonymity facilitates fraudulent schemes.
The Conspiracy Statute (18 U.S.C § 371) penalizes coordinated efforts within an institution aimed at violating these laws.
By failing to comply with these legal obligations, financial institutions risk severe penalties including fines, imprisonment for responsible individuals, loss of licenses, and reputational damage.

Top Three Authoritative Sources Used
Bank Secrecy Act (BSA)
Description: A foundational piece of legislation governing anti-money laundering efforts in the United States; it establishes recordkeeping and reporting requirements for banks and other entities handling significant monetary transactions.

USA PATRIOT Act
Description: Enacted after September 11th attacks; enhances existing AML frameworks by requiring stricter customer identification measures and facilitating inter-agency cooperation against terrorism financing.

EXHIBIT 21

ADDITIONAL EVIDENCE OF AFCU'S RELENTLESS INDUCED FRAUD, UNAUTHORIZED CHARGES, AND REPEATED PETITIONER FOUGHT FOR REFUND BATTLES, BECAUSE AFCU REFUSED TO DISPUTE UNAUTHORIZED TRANSACTIONS AND STOLEN CREDIT

This exhibit documents Affinity Federal Credit Union's persistent, malicious pattern of induced fraud through unauthorized toll and fine charges, and retaliatory credit seizures. Many entries reflect refunds Petitioner was forced to fight for due to AFCU's refusal to dispute, refusal to provide provisional credit, and failure to investigate, all in violation of the Electronic Fund Transfer Act (EFTA). The repeated financial sabotage, coordinated with Adam Urbanski and external entities, was designed to impose economic instability, manipulate credit access, and inflict emotional harm. This pattern of misconduct supports claims of abuse of process, banking deregulation, and financial trafficking tied to broader retaliatory and obstructive schemes.

EXHIBIT 1

THE BELOW EXHIBIT SHOWS SOME OF THE DEFENDANTS AFCU, ADAM URBANSKI, AND HERTZ REPEATED, ORGANIZED FRAUD, DECEPTIVE BUSINESS PRACTICES, CONSPIRACY AGAINST RIGHTS, AND REPEATED UNAUTHORIZED HERTZ CREDIT SEIZURES THAT EFFECTUATED PLAINTIFF FOUGHT FOR REFUNDS.

PLAINTIFF HAD TO CONTINUOUSLY FIGHT HERTZ AND THE AFCU DEFENDANTS FOR EQUAL CREDIT PROTECTION. HENCE, HERTZ REFUNDS FOR UNAUTHORIZED TRANSACTIONS WERE PLACED ON HER ACCOUNT, AFTER SHE FOUGHT. HOWEVER, THE DAMAGE HAD OCURRED ALREADY, PLAINTIFF SUFFERED REPEATED, UWARRANTED LOWERED CREDIT SCORES, UNAVAILABLE CREDIT WHILE MONEY WAS PLACED ON HER CARD, EMBARASSMENT, FINANCIAL INSTABILITY, INDUCE HATE CRIME STRESS AND MORE. THE UNWARRANTED AND REPEATED HERTZ FRAUD EFFECTUATED ENTITLMENT TO THE BELOW CLAIMS FOR RELIEF, EMPHASIS ON

INTENTIONAL INFLICTION OF DEFENDANTS HATE CRIME INDUCED EMOTIONAL DISTRESS

09/18/2024	Purchase / HERTZFINE 14301836 HTTPS//WWW.VE, NY (7274)	-$137.00
08/09/2024	MerchandiseReturn / HERTZTOLL 14301836 877-411-4300, NY (7274)	$19.98
07/31/2024	MerchandiseReturn / HERTZTOLL 14301836 877-411-4300, NY (7274)	$16.99
07/27/2024	MerchandiseReturn / HERTZFINE 98929943 877-977-5771, NY (7274)	$180.00
07/22/2024	Purchase / HERTZTOLL 14301836 HTTPS//WWW.VE, NY (7274)	-$59.35
08/09/2024	MerchandiseReturn / HERTZTOLL 14301836 877-411-4300, NY (7274)	$19.98
09/17/2023	MerchandiseReturn / HERTZ TOLL 5431014 877-411-4300, NY (7274)	$9.99
10/30/2023	MerchandiseReturn / HERTZ FINE 5702365 877-977-5771, NY (7274)	$42.00
10/30/2023	MerchandiseReturn / HERTZ FINE 4040903 877-977-5771, NY (7274)	$42.00
07/30/2023	MerchandiseReturn / HERTZ TOLL 4040903 877-411-4300, NY (7274)	$9.99
07/30/2023	MerchandiseReturn / HERTZ TOLL 1569124 877-411-4300, NY (7274)	$9.99
07/30/2023	MerchandiseReturn / HERTZ TOLL 1431758 877-411-4300, NY (7274)	$9.99
07/30/2023	MerchandiseReturn / HERTZ TOLL 1208761 877-411-4300, NY (7274)	$19.98
07/30/2023	MerchandiseReturn / HERTZ TOLL 1739689 877-411-4300, NY (7274)	$29.97
07/30/2023	MerchandiseReturn / HERTZ TOLL 3794493 877-411-4300, NY (7274)	$9.99

1. Breach of Contract
2. Negligence
3. Violation of the Electronic Fund Transfer Act (EFTA)
4. Unjust Enrichment
5. Fraud or Misrepresentation
6. Banking De-regulations
7. Violation of State Consumer Protection Laws
8. Conversion
9. Intentional Infliction of hate crime induced Emotional Distress:

The AFCU agents repeated criminal use of the Electronic Fund Transfer Act (EFTA) for the unwarranted, malicious and retaliatory imposition of financial servitude, via over 20 unauthorized electronic credit seizures, with No Notice filed anywhere. AFCU agents lawless use of unfair and unconscionable means to take possession of property under the disguise of enforcement of security interests.

https://docs.google.com/document/d/1WCKk-EHHpXWT-sjYo16exzGRSfZT4_A9EMV13I5DV1s/edit?usp=sharing

EXHIBIT 22

ADDITIONAL EVIDENCE OF AFCU'S RELENTLESS INDUCED FRAUD, RESPONDENTS AFCU AND NYSTRS AGENTS, IN COLLUSION WITH RESPONDENT URBANSKI, VIOLATED 18 U.S.C. §§ 2, 1343, 1344, AND 241, BY AIDING AND ABETTING WIRE FRAUD, BANK FRAUD, AND DEPRIVATION OF RIGHTS UNDER COLOR OF LAW, THROUGH AN ONGOING PATTERN OF UNAUTHORIZED ACCOUNT ACCESS, FRAUDULENT TRANSACTIONS, AND SYSTEMIC FINANCIAL OBSTRUCTION TARGETING PETITIONER.

THE BELOW IS ONE OF THE CLAIMS FOR RELIEF I AM DRAFTING FOR ONE OF THE 4 NEEDED LAWSUITS, DUE TO ADAM URBANSKI'S NEVER ENDING ASSASSINATION PROGRAMMING, FINANCIAL AND SECURITIES OBSTRUCTIONS, AND HATE CRIMES

ELEVENTH CLAIM FOR RELIEF
VIOLATION OF 42 U.S.C. § 1986 - FAILURE TO PREVENT ADAM URBANSKI'S REPEATED CREDIT OBSTRUCTION CONSPIRACY AGAINST RIGHTS OF PLAINTIFF

Plaintiff reasserts and incorporates by reference all preceding paragraphs of this Complaint as if fully set forth herein.

Plaintiff asserts this Tenth Claim for Relief against the AFCU Defendants for their violation of 42 U.S.C. § 1986, based on their failure to prevent a conspiracy that resulted in the deprivation of Plaintiff's rights under 42 U.S.C. § 1983, specifically the right to equal protection under the laws.

The conduct of the AFCU Defendants, as detailed throughout this lawsuit and supported by the accompanying exhibits, highlights a failure to adhere to the obligations imposed by the Electronic Fund Transfer Act (EFTA), which mandates that financial institutions diligently investigate and resolve disputes concerning unauthorized electronic fund transfers. Furthermore, the AFCU Defendants had an established duty of care to implement and enforce adequate security measures to safeguard Plaintiff's account against unauthorized access and transactions, and to provide a prompt and effective response upon the occurrence of such incidents.

In a flagrant breach of this duty of care, the AFCU Defendants allowed the perpetration of ongoing and unauthorized credit card transactions by Hertz. This pattern of conduct resulted in over 20 Hertz unauthorized and unlawful seizure of funds from Plaintiff's account, as replicated by the incident occurring on September 18, 2024, and detailed in Exhibit __.

Through their actions and omissions, the AFCU Defendants have not only contravened the specific requirements of the EFTA but have also violated the principles of the Fair Credit Billing Act (FCBA), thereby causing significant harm to Plaintiff's financial interests and credit reputation. As a direct result of the AFCU Defendants' failure to act against the conspiracy, Plaintiff has suffered damages. Plaintiff seeks relief as provided by law for the losses sustained due to the AFCU Defendants' dereliction of their legal responsibilities.

One of the factors in this conspiracy lies in the fact that the plaintiff's union-based retirement funds, are managed and disbursed by Defendant AFCU. Defendant Urbanski has utilized his role and the resources available to him within the union to repeatedly manipulate and coerce AFCU in a manner that would undermine the plaintiff's financial security. The implications of such actions are severe and have effectuated a deliberate and coordinated effort to violate the plaintiff's rights again, through the machinations of not stopped yet, repetitive financial control and assault.

21

PAGES 17-34
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OR
https://docs.google.com/document/d/1hdcU5YHTRD_IqYqcsVyZ1_1WKqDmw_2r/edit?usp=sharing&ouid=103900490102960971642&rtpof=true&sd=true

EXHIBIT 23

ADDITIONAL EVIDENCE OF AFCU'S RELENTLESS INDUCED FRAUD, RESPONDENTS AFCU AND NYSTRS AGENTS, IN COLLUSION WITH RESPONDENT URBANSKI, VIOLATED 18 U.S.C. §§ 2, 1343, 1344, AND 241, BY AIDING AND ABETTING WIRE FRAUD, BANK FRAUD, AND DEPRIVATION OF RIGHTS UNDER COLOR OF LAW, THROUGH AN ONGOING PATTERN OF UNAUTHORIZED ACCOUNT ACCESS, FRAUDULENT TRANSACTIONS, INDUCED FRAUD AND SYSTEMIC FINANCIAL OBSTRUCTION TARGETING PETITIONER.

AFCU DEFENDANTS' WILLFUL NONCOMPLIANCE WITH THE FAIR CREDIT REPORTING ACT (FCRA), 15 U.S.C. § 1681n

1. **Plaintiff incorporates by reference all preceding paragraphs of this Verified Complaint as though fully set forth herein.**

2. **. Experian, Equifax, and TransUnion are credit reporting agencies as defined under the FCRA, 15 U.S.C. § 1681a(f).**

3. **A consumer credit report qualifies as a consumer report under the FCRA, 15 U.S.C. § 1681a(d). Reference is made to attached exhibit ____, which details sections of Plaintiff's credit reports managed by the AFCU Defendants.**

4. **Reference is made to attached exhibits ____, evidencing the repeated unauthorized credit seizure transactions by Hertz Toll and Fine on Plaintiff's credit card account, which occurred without notice, validation, or authority, as reflected in Plaintiff's Visa card credit transaction history.**

5. **The AFCU Defendants were obligated to provide accurate information to credit reporting agencies and to conduct a reasonable investigation upon receipt of a dispute regarding the accuracy of reported information.**

6. **Despite proper notification of disputes concerning unauthorized Hertz toll and fine transactions, as detailed in Exhibit ____, the AFCU Defendants failed to conduct reasonable investigations as mandated by the FCRA.**

7. **The AFCU Defendants neglected their duty to dispute, investigate, update, or correct the reported information, even after the Plaintiff provided evidence of Hertz's repeated past inaccuracies that led to refunds.**

8. **The AFCU Defendants willfully ignored the Plaintiff's written requests for validations of Hertz Toll/Fine money seizures and investigations into these transactions, continuing to process unauthorized transactions despite evidence of Hertz's past billing errors and the Plaintiff's explicit instruction to block such transactions.**

9. **The AFCU Defendants, engaged in a pattern of conduct that constitutes willful noncompliance with the Fair Credit Reporting Act ("FCRA"), 15 U.S.C. § 1681, et seq.**

10. **The AFCU Defendants allowed and failed to intervene in the misuse of the dispute filing process, whereby the dispute mechanism was utilized for purposes of error enforcement and harassment of**

PAGES 17-34

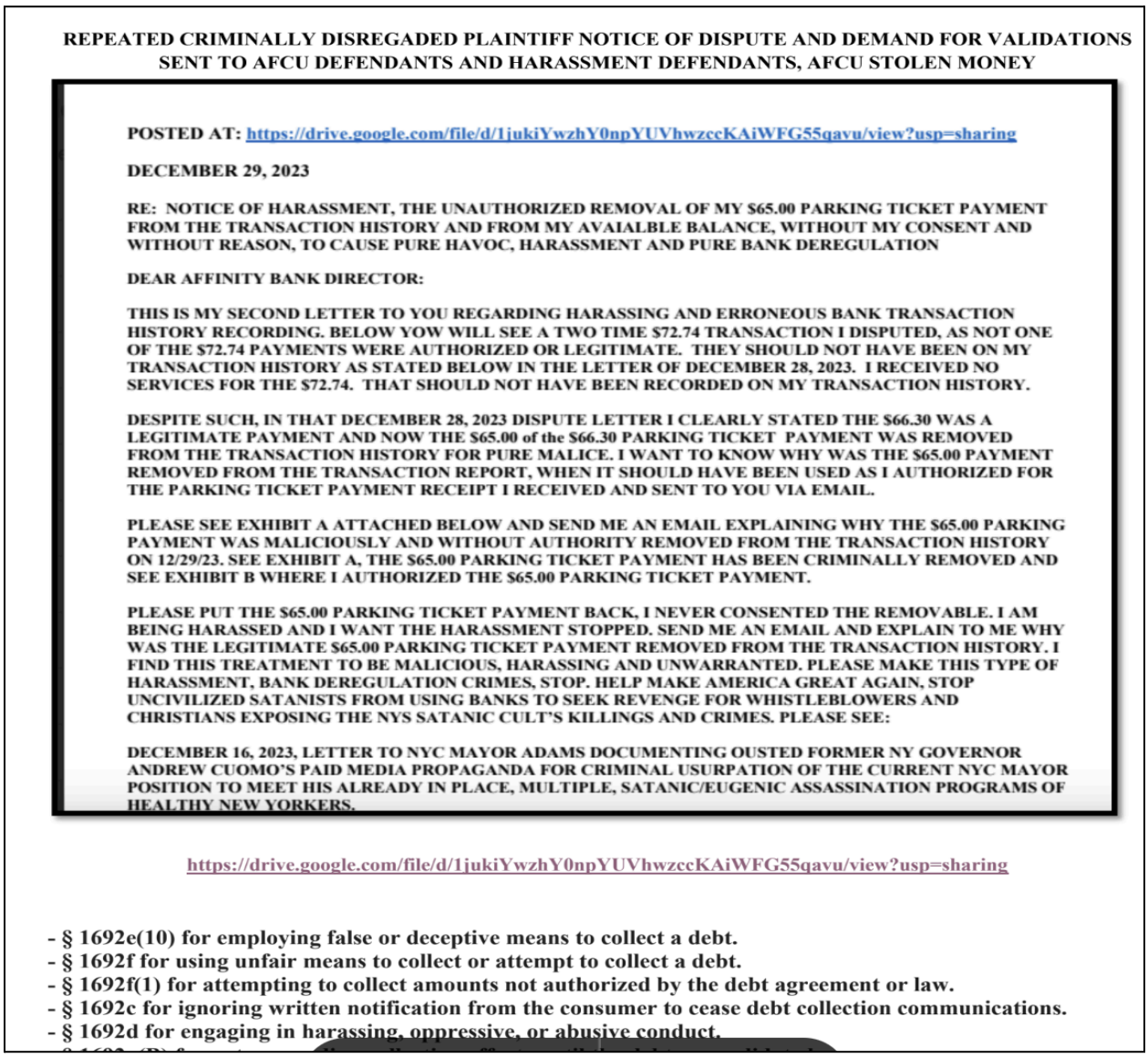
https://drive.google.com/file/d/1Zgl9cyfLB-VgjwagLleAzb0Hef8wQJ9p/view?usp=sharing

OR PAGES 20-60 AT:

https://docs.google.com/document/d/1hdcU5YHTRD_IqYqcsVyZ1_1WKqDmw_2r/edit?usp=sharing&ouid=103900490102960971642&rtpof=true&sd=true

EXHIBIT 24

ADDITIONAL EVIDENCE OF AFCU'S RELENTLESS INDUCED FRAUD, RESPONDENTS AFCU AND NYSTRS AGENTS, IN COLLUSION WITH RESPONDENT URBANSKI, VIOLATED 18 U.S.C. §§ 2, 1343, 1344, AND 241, BY AIDING AND ABETTING WIRE FRAUD, BANK FRAUD, AND DEPRIVATION OF RIGHTS UNDER COLOR OF LAW, THROUGH AN ONGOING PATTERN OF UNAUTHORIZED ACCOUNT ACCESS, FRAUDULENT TRANSACTIONS, INDUCED FRAUD AND SYSTEMIC FINANCIAL OBSTRUCTION TARGETING PETITIONER.



REPEATED CRIMINALLY DISREGADED PLAINTIFF NOTICE OF DISPUTE AND DEMAND FOR VALIDATIONS SENT TO AFCU DEFENDANTS AND HARASSMENT DEFENDANTS, AFCU STOLEN MONEY

POSTED AT: https://drive.google.com/file/d/1jukiYwzhY0npYUVhwzccKAiWFG55qavu/view?usp=sharing

DECEMBER 29, 2023

RE: NOTICE OF HARASSMENT, THE UNAUTHORIZED REMOVAL OF MY $65.00 PARKING TICKET PAYMENT FROM THE TRANSACTION HISTORY AND FROM MY AVAIALBLE BALANCE, WITHOUT MY CONSENT AND WITHOUT REASON, TO CAUSE PURE HAVOC, HARASSMENT AND PURE BANK DEREGULATION

DEAR AFFINITY BANK DIRECTOR:

THIS IS MY SECOND LETTER TO YOU REGARDING HARASSING AND ERRONEOUS BANK TRANSACTION HISTORY RECORDING. BELOW YOW WILL SEE A TWO TIME $72.74 TRANSACTION I DISPUTED, AS NOT ONE OF THE $72.74 PAYMENTS WERE AUTHORIZED OR LEGITIMATE. THEY SHOULD NOT HAVE BEEN ON MY TRANSACTION HISTORY AS STATED BELOW IN THE LETTER OF DECEMBER 28, 2023. I RECEIVED NO SERVICES FOR THE $72.74. THAT SHOULD NOT HAVE BEEN RECORDED ON MY TRANSACTION HISTORY.

DESPITE SUCH, IN THAT DECEMBER 28, 2023 DISPUTE LETTER I CLEARLY STATED THE $66.30 WAS A LEGITIMATE PAYMENT AND NOW THE $65.00 of the $66.30 PARKING TICKET PAYMENT WAS REMOVED FROM THE TRANSACTION HISTORY FOR PURE MALICE. I WANT TO KNOW WHY WAS THE $65.00 PAYMENT REMOVED FROM THE TRANSACTION REPORT, WHEN IT SHOULD HAVE BEEN USED AS I AUTHORIZED FOR THE PARKING TICKET PAYMENT RECEIPT I RECEIVED AND SENT TO YOU VIA EMAIL.

PLEASE SEE EXHIBIT A ATTACHED BELOW AND SEND ME AN EMAIL EXPLAINING WHY THE $65.00 PARKING PAYMENT WAS MALICIOUSLY AND WITHOUT AUTHORITY REMOVED FROM THE TRANSACTION HISTORY ON 12/29/23. SEE EXHIBIT A, THE $65.00 PARKING TICKET PAYMENT HAS BEEN CRIMINALLY REMOVED AND SEE EXHIBIT B WHERE I AUTHORIZED THE $65.00 PARKING TICKET PAYMENT.

PLEASE PUT THE $65.00 PARKING TICKET PAYMENT BACK, I NEVER CONSENTED THE REMOVABLE. I AM BEING HARASSED AND I WANT THE HARASSMENT STOPPED. SEND ME AN EMAIL AND EXPLAIN TO ME WHY WAS THE LEGITIMATE $65.00 PARKING TICKET PAYMENT REMOVED FROM THE TRANSACTION HISTORY. I FIND THIS TREATMENT TO BE MALICIOUS, HARASSING AND UNWARRANTED. PLEASE MAKE THIS TYPE OF HARASSMENT, BANK DEREGULATION CRIMES, STOP. HELP MAKE AMERICA GREAT AGAIN, STOP UNCIVILIZED SATANISTS FROM USING BANKS TO SEEK REVENGE FOR WHISTLEBLOWERS AND CHRISTIANS EXPOSING THE NYS SATANIC CULT'S KILLINGS AND CRIMES. PLEASE SEE:

DECEMBER 16, 2023, LETTER TO NYC MAYOR ADAMS DOCUMENTING OUSTED FORMER NY GOVERNOR ANDREW CUOMO'S PAID MEDIA PROPAGANDA FOR CRIMINAL USURPATION OF THE CURRENT NYC MAYOR POSITION TO MEET HIS ALREADY IN PLACE, MULTIPLE, SATANIC/EUGENIC ASSASSINATION PROGRAMS OF HEALTHY NEW YORKERS.

https://drive.google.com/file/d/1jukiYwzhY0npYUVhwzccKAiWFG55qavu/view?usp=sharing

- **§ 1692e(10) for employing false or deceptive means to collect a debt.**
- **§ 1692f for using unfair means to collect or attempt to collect a debt.**
- **§ 1692f(1) for attempting to collect amounts not authorized by the debt agreement or law.**
- **§ 1692c for ignoring written notification from the consumer to cease debt collection communications.**
- **§ 1692d for engaging in harassing, oppressive, or abusive conduct.**

PAGES 17-34

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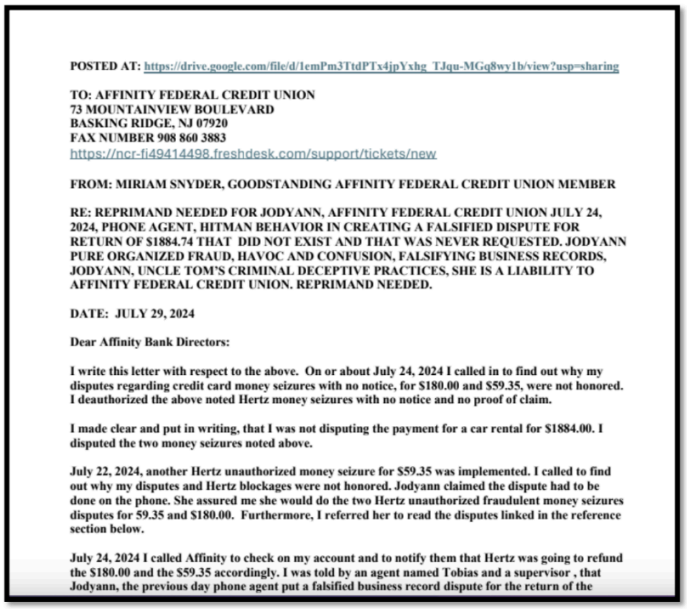
EXHIBIT 25

THE PURPOSE OF THIS EXHIBIT IS TO SHOW THE MULTITUDES OF AFCU INDUCED BANK FRAUD WHICH REQUIRED THE STOP DIRECT DEPOSIT PAYMENT NYSTRS AGENTS CRIMINALLY IGNORED

ADAM URBANSKI CONSPIRATOR AFCU DEFENDANT JODYANN

WILLFUL NEGLIGENCE AND HARASSMENT



POSTED AT: https://drive.google.com/file/d/1emPm3TtdPTx4jpYxhg_TJqu-MGq8wy1b/view?usp=sharing

TO: AFFINITY FEDERAL CREDIT UNION
73 MOUNTAINVIEW BOULEVARD
BASKING RIDGE, NJ 07920
FAX NUMBER 908 860 3883
https://ncr-fi49414498.freshdesk.com/support/tickets/new

FROM: MIRIAM SNYDER, GOODSTANDING AFFINITY FEDERAL CREDIT UNION MEMBER

RE: REPRIMAND NEEDED FOR JODYANN, AFFINITY FEDERAL CREDIT UNION JULY 24, 2024, PHONE AGENT, HITMAN BEHAVIOR IN CREATING A FALSIFIED DISPUTE FOR RETURN OF $1884.74 THAT DID NOT EXIST AND THAT WAS NEVER REQUESTED. JODYANN PURE ORGANIZED FRAUD, HAVOC AND CONFUSION, FALSIFYING BUSINESS RECORDS, JODYANN, UNCLE TOM'S CRIMINAL DECEPTIVE PRACTICES, SHE IS A LIABILITY TO AFFINITY FEDERAL CREDIT UNION. REPRIMAND NEEDED.

DATE: JULY 29, 2024

Dear Affinity Bank Directors:

I write this letter with respect to the above. On or about July 24, 2024 I called in to find out why my disputes regarding credit card money seizures with no notice, for $180.00 and $59.35, were not honored. I deauthorized the above noted Hertz money seizures with no notice and no proof of claim.

I made clear and put in writing, that I was not disputing the payment for a car rental for $1884.00. I disputed the two money seizures noted above.

July 22, 2024, another Hertz unauthorized money seizure for $59.35 was implemented. I called to find out why my disputes and Hertz blockages were not honored. Jodyann claimed the dispute had to be done on the phone. She assured me she would do the two Hertz unauthorized fraudulent money seizures disputes for 59.35 and $180.00. Furthermore, I referred her to read the disputes linked in the reference section below.

July 24, 2024 I called Affinity to check on my account and to notify them that Hertz was going to refund the $180.00 and the $59.35 accordingly. I was told by an agent named Tobias and a supervisor , that Jodyann, the previous day phone agent put a falsified business record dispute for the return of the

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- **§ 1692e(10) for employing false or deceptive means to collect a debt.**
- **§ 1692f for using unfair means to collect or attempt to collect a debt.**
- **§ 1692f(1) for attempting to collect amounts not authorized by the debt agreement or law.**
- **§ 1692c for ignoring written notification from the consumer to cease debt collection communications.**
- **§ 1692d for engaging in harassing, oppressive, or abusive conduct.**
- **§ 1692g(B) for not suspending collection efforts until the debt was validated.**

PAGES 17-34

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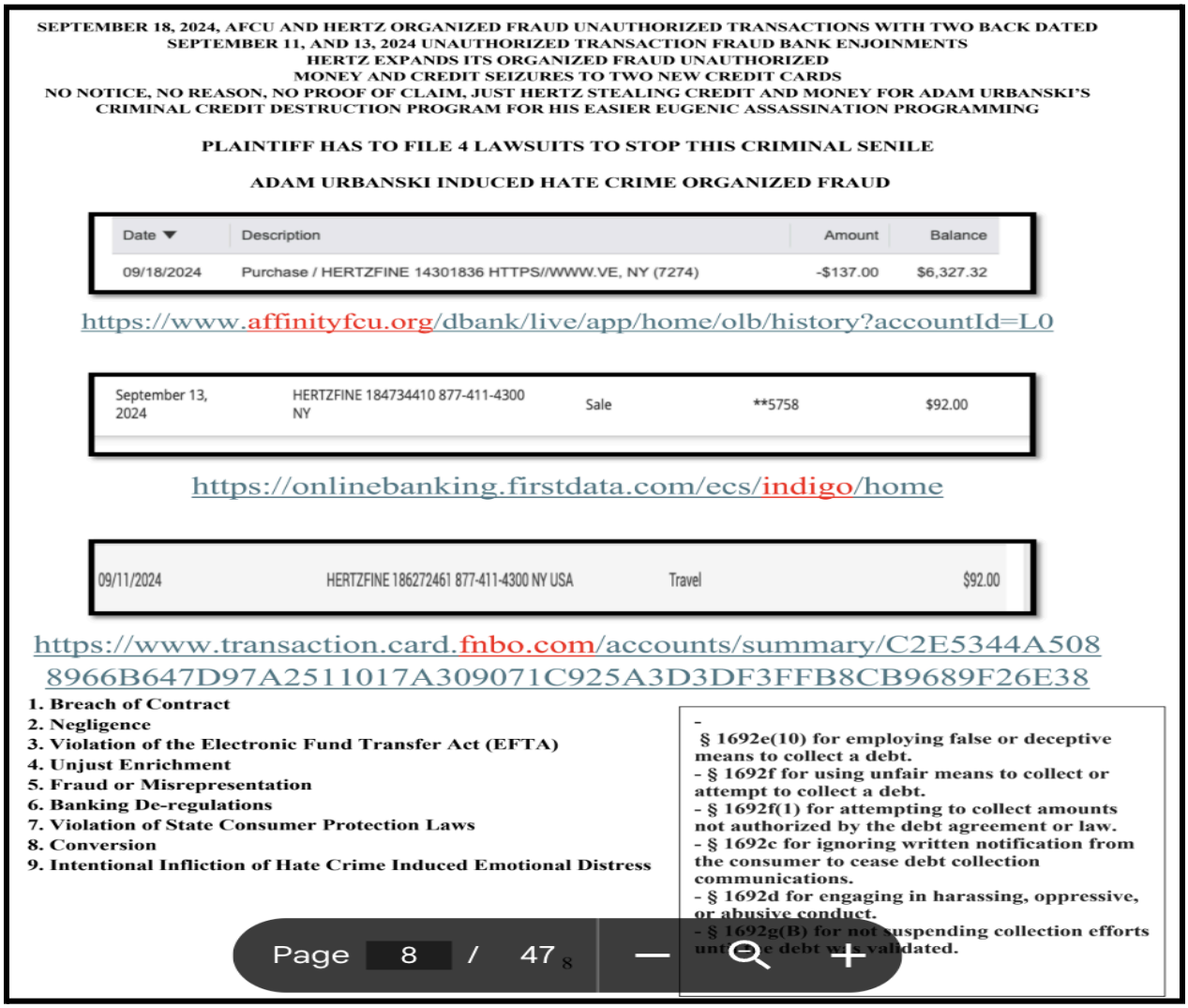
OR

https://docs.google.com/document/d/1hdcU5YHTRD_IqYqcsVyZ1_1WKqDmw_2r/edit?usp=sharing&ouid=103900490102960971642&rtpof=true&sd=true

EXHIBIT 26

REGIONAL KILLER ADAM URBANSKI CRIMINAL AND RUTHLESS ORGANIZED BANK DEREGULATION CRIMES IN FOUR OTHER PETITIONER BANK/CREDIT ACCOUNTS, SEEKING CLOSURE OF ACCOUNTS FOR HIS HUMAN TRAFFICKING PREY CREATION.



SEPTEMBER 18, 2024, AFCU AND HERTZ ORGANIZED FRAUD UNAUTHORIZED TRANSACTIONS WITH TWO BACK DATED SEPTEMBER 11, AND 13, 2024 UNAUTHORIZED TRANSACTION FRAUD BANK ENJOINMENTS
HERTZ EXPANDS ITS ORGANIZED FRAUD UNAUTHORIZED MONEY AND CREDIT SEIZURES TO TWO NEW CREDIT CARDS
NO NOTICE, NO REASON, NO PROOF OF CLAIM, JUST HERTZ STEALING CREDIT AND MONEY FOR ADAM URBANSKI'S CRIMINAL CREDIT DESTRUCTION PROGRAM FOR HIS EASIER EUGENIC ASSASSINATION PROGRAMMING

PLAINTIFF HAS TO FILE 4 LAWSUITS TO STOP THIS CRIMINAL SENILE

ADAM URBANSKI INDUCED HATE CRIME ORGANIZED FRAUD

Date ▼	Description	Amount	Balance
09/18/2024	Purchase / HERTZFINE 14301836 HTTPS//WWW.VE, NY (7274)	-$137.00	$6,327.32

https://www.affinityfcu.org/dbank/live/app/home/olb/history?accountId=L0

September 13, 2024	HERTZFINE 184734410 877-411-4300 NY	Sale	**5758	$92.00

https://onlinebanking.firstdata.com/ecs/indigo/home

09/11/2024	HERTZFINE 186272461 877-411-4300 NY USA	Travel	$92.00

https://www.transaction.card.fnbo.com/accounts/summary/C2E5344A5088966B647D97A2511017A309071C925A3D3DF3FFB8CB9689F26E38

1. Breach of Contract
2. Negligence
3. Violation of the Electronic Fund Transfer Act (EFTA)
4. Unjust Enrichment
5. Fraud or Misrepresentation
6. Banking De-regulations
7. Violation of State Consumer Protection Laws
8. Conversion
9. Intentional Infliction of Hate Crime Induced Emotional Distress

-
§ 1692e(10) for employing false or deceptive means to collect a debt.
- § 1692f for using unfair means to collect or attempt to collect a debt.
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- § 1692c for ignoring written notification from the consumer to cease debt collection communications.
- § 1692d for engaging in harassing, oppressive, or abusive conduct.
- § 1692g(B) for not suspending collection efforts unt[illegible]e debt w[illegible] validated.

Page 8 / 47 8

PAGES 17-34
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OR
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EXHIBIT 27
REGIONAL KILLER ADAM URBANSKI ORGANIZED FRAUD IN THE ALBANY POLICE DEPARTMENT TO DISREGARD THE NYSTRS CRIMES, AIDING AND ABETTING AFCU FRAUD AND 18 U.S.C. § 664 – THEFT OR EMBEZZLEMENT FROM EMPLOYEE BENEFIT PLANS 18 U.S.C. § 1027 – FALSE STATEMENTS/CONCEALMENT REGARDING ERISA DOCUMENTS 18 U.S.C. § 1954 – BRIBERY RELATED TO EMPLOYEE BENEFIT PLANS MONEY LAUNDERING STATUTES (18 U.S.C. §§ 1956 AND 1957) REPEATED THEFT OF PETITIONER'S FEBRUARY 26, 2025 PENSION MONEY ⇒WIRE FRAUD (18 U.S.C. § 1343) AND MORE

Fw: Your Online Police Report T25000154 Has Been Rejected. PLEASE LET ME KNOW WHY AND HOW CAN WE FIX THIS TO PREVENT FURTHER VICTIMIZATION. Inbox ×

Snyder Miriam Mar 10, 2025, 3:43 PM
to nyalbanypd@coplogic.com, mirisni, Professor, me

MARCH 10, 2025

DEAR OFFICER:

Please let me know why my NYSTRS AIDING AND ABETTING FRAUD POLICE REPORT WAS REJECTED. il will fix it. I need help to stop this fraud. They stole my pension money for no reason. I want this fraud to be stopped and I want to know why are they being allowed to do this top people without prosecution.

On Sunday, March 2, 2025 at 04:30:53 PM EST, <nyalbanypd@coplogic.com> wrote:

On Sunday, March 2, 2025 at 04:30:53 PM EST, <nyalbanypd@coplogic.com> wrote:

We're sorry the following problem was found during review
of your submitted report T25000154:

Please call us at 518-438-4000 or stop into our station at 536 Western Av where an officer is available to assist you.

Thank you,

Online Officer
Albany Police Department
The information contained in this e-mail message is intended only for the personal and confidential use of the recipient(s) named above. This message may be an attorney-client communication and/or work product and as such is privileged and confidential. If the reader of this message is not the intended recipient or an agent responsible for delivering it to the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution, or copying of this message is strictly prohibited. If you have received this communication in error, please notify us immediately by e-mail, and delete the original message.

EXHIBIT 28
HUMAN TRAFFICKER ADAM URBANSKI ORGANIZED FRAUD, EXPLOITATION, AND RECKLESS HARASSMENT INFLICTED IN NEW BANK, MARCH 29, 2025, TWO CRIMINAL COMPLAINTS M&T BANK REPEATED BANK DEREGULATIONS AND MISSING TIMELY PENSION MONEY, SECOND REPORT PAGE 15

.https://docs.google.com/document/d/1m6clZzfqLuedOG5G_k08Y1HX-VVmfARSKePCRZOAEPs/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vRDhVUGNwMCC9hN9oxZAixzQJv_zhYXIO2XwL6kHoe8UG8w2RVqVioWKQIo3bQSj83VnEFo9xtXSOWx/pub

RE: APPRECIATION, CONCERN, AND COMMENDATION FOR A PATIENT AND PLEASANT, COERCED IN PERSON APPOINTMENT, DESPITE DISABILITY, WITH A M&T BANK AGENT AT THE GRAND CONCOURSE BRANCH, MS. HERNANDEZ. HOWEVER, THIS IS ALSO A FORMAL CONSUMER COMPLAINT REGARDING REPLICATED BANK DEREGULATION CRIMES AND INFLICTIONS, ACCOUNT ENDING IN 1170, DATE OF INCIDENT(S): MARCH 21–28, 2025 CFPB COMPLAINT REGARDING M&T BANK'S FAILURE AND REFUSAL TO HONOR THEIR PUBLICLY ADVERTISED *TWO-DAY EARLY DIRECT DEPOSIT* FOR MY NYSTRS MARCH 28, 2025 PENSION, ILLEGAL DENIAL OF ZELLE ACCESS DUE TO FRAUDULENT ALGORITHMIC "FRAUD ALERT" INTERFERENCE, INVASIVE AND IRRELEVANT QUESTIONS PAVING THE WAY FOR INSIDE INDUCED FRAUD, UNWARRANTED CLEAR RECORD KEEPING, AND ANSWERS TO QUESTIONS NEEDED M&T BANK

Dear Department of Justice Fraud Department Officials, M&T Bank Representative Hernandez, Bank Officials and the CFPB Authorities:

First, I would like to say thank you to Ms. Hernandez, for her patience and assistance during our recent interaction at the Bronx, Grand Concourse branch. I am saddened that I was forced to come in to set up Zelle, despite my leg disability. However, in comparison to prior experiences I have had while navigating account access and setup issues, your respectful tone and willingness to assist stood out. I sincerely appreciated that. I say this as someone who has unfortunately endured repeated, unlawful financial obstruction across multiple unwarranted and scam situations.

That said, I am writing to formally express serious concerns regarding patterns that, while subtle, constitute systemic misconduct in violation of multiple federal consumer protection laws. ❗ **Ongoing Issues Now on Record:**

- 🚫 **Irregular and unreasonable M & T Bank fraud alerts placed on my account, before setting up the account, despite verification completion, and without any reason or cause.**
- 🚫 **Unwarranted and repeated denial of access to Zelle, a federally regulated electronic fund transfer service, forcing an in-person setup, which is non-standard and problematic from privacy and disability standpoints.**
- 🚫 **Invasive and irrelevant questions such as "Who is your internet provider? What type of computer do you bank with?" These questions have been asked multiple times, despite my prior objections. These invasion of privacy questions were presented to me several times as a threat, if you want Zelle, you better let us know what kind of computer you are using and who is your internet provider. In fact, one fraud agent maliciously shut down my online access because I refused to volunteer or give the appearance of volunteering my private banking and internet service**

information. This inappropriate questioning at the expense of blocking my new account access forced me to come to the Bronx branch, despite my leg disability.

- **🚫 Confirmation of my NYSTRS pension deposit, while simultaneously stating that the bank was instructed not to release the funds to me, in contravention to the two day early direct deposit advertisement that recruited my business here. Please see exhibits 1-3.**

- **🚫 Delays in direct deposit that contradict M&T's own public marketing of "two-day early pay."**

- **🚫 A pattern of prior financial interference, irregular account flags, and possible coordination with outside parties in a retaliatory scheme to control, block, or misrepresent my finances.**

- **🚫Multiple M&T Bank agents attempt to override my card activation process and PIN security, contrary to bank documentation that the customer should privately activate and set the PIN at their discretion.**

⚖️ Legal Concerns

These actions have violated the following statutes:

- **Electronic Fund Transfer Act (EFTA), 15 U.S.C. § 1693f – failure to grant access to funds and provisional credits within 10 days of a dispute.**

- **12 C.F.R. § 1005.10(c) – failure to properly and timely route direct deposit under customer instructions.**

- **Fair Credit Reporting Act (FCRA) and Gramm-Leach-Bliley Act – privacy violations through improper questioning.**

- **Federal Trade Commission Act (15 U.S.C. § 45) – deceptive marketing and unfair business practices.**

- **18 U.S.C. § 1344 – federal bank fraud, if funds are being misrepresented, delayed, or rerouted improperly.**

EXHIBIT 29

MARCH 1-MARCH 28, 2025 REGIONAL KILLER ADAM URBANSKI STALKED PETITIONER WITH VICIOUS HATE CRIMES SUMMARIZED BELOW. CAPITAL ONE WAS HER NEW DIRECT DEPOSIT BANK AND REGIONAL KILLER ADAM URBANSKI ADMINISTERED CRIMINAL SENILE FINANCIAL SERVITUDE AND INDUCED FRAUD IN CAPITAL ONE EFFECTUATING PETITIONER TO GO TO M &T BANK AND SINCE NOT ARRESTED, HE REPLICATED HIS CRIMES THERE TOO.

HUMAN TRAFFICKER ADAM URBANSKI CRIMINALLY USED AVIS BUDGET GROUP VIA BUDGET RENTAL CAR COMPANY, TO INDUCE RUTHLESS FRAUD ON A PETITIONER NOT ACTIVATED CAPITAL ONE CREDIT CARD. CAPITAL ONE CRIMINALLY CHARGED THE NOT ACTIVATED CARD WITH: CARS, E TOLL BILLS, GAS PRICES THAT CAN NOT FIT IN A CAR, AND MORE. HE USED CAPITAL ONE TO STEAL OVER 700 DOLLARS PETITIONER RESERVED FOR NEEDED TRANSPORTATION TO MAIL THESE CRIMINAL REPORTS. REGIONALKILLER ADAM URBANSKI USED CAPITAL ONE BANK TO CREATE OVERDRAFT CHARGES, LIKE HE DID IN AFCU, WHILE PETITIONER NEVER HAD AN OVERDRAFT OR ANY NEGATIVITY IN ANY OF HER ACCOUNTS, IN OVER 5 YEARS. THIS IS CALLED ADAM URBANSKI, ASSASSINATION PROGRAMMING SECOND CRIMINAL REPORT AT:

https://docs.google.com/document/d/1HW6fIs4ggE1fberSX5CcTkolN3_9_ImyM9IUYMnOqO0/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vRIc5hVBIdkheaduvpPf62kmaFPKf3HAKh83X_nehGVTrBfZ3I2SEgjZXoUUSnOce0sUD9lmxjdFEVM/pub

SUBJECT: Third Official Dispute – Capital One Unauthorized Charges, Unactivated Card Billing, EFTA & FCBA Violations, Coordinated Fraud with Budget Rent A Car

---

Dear Capital One, Budget, CFPB, and Credit Bureaus:

I am writing to formally dispute and report a coordinated pattern of unauthorized, fraudulent, and illegal billing involving a Capital One card ending in 3911, which was never activated, and repeated transactions with Budget Rent A Car that I did not initiate or authorize.

Despite multiple prior disputes, Capital One has:

- **Allowed billing on a card never activated**
- **Criminally Exceeded my credit limit**
- **Refused to decline fraud and impossible non activated card billings,**
- **Refused to honor provisional credit rights**
- **Ignored clear evidence of fraud, blocking my access to needed funds for transportation and legal matters**

🚨 DISPUTED TRANSACTIONS – CAPITAL ONE CARD …3911

Date	Description	Amount
Mar 25	Purchase Adjustment	-$84.43
Mar 25	Interest Charge Adjustment	-$30.01
Mar 25	Purchase Adjustment	-$949.03
Mar 22	Interest Charge	-$46.24
Mar 20	Purchase Adjustment	-$186.60
Mar 13	Purchase Adjustment	-$554.38

These transactions totaled $1,850.69 and were charged to a card that I never activated. At the time, I had $711 in available credit, which was drained without cause or consent.

⚖️ EFTA VIOLATION – PROVISIONAL CREDIT DENIED

Under the Electronic Fund Transfer Act – 15 U.S.C. § 1693f(e) and 12 CFR § 1005.11(c)(2)(i), Capital One is required by law to:

- **Investigate unauthorized transactions**
- **Provide provisional credit within 10 days**
- **Allow withdrawal of provisional funds during the investigation**

Instead, a Capital One representative stated it is "policy" to deny access to provisional credit, which is blatantly illegal and constitutes willful noncompliance.

📎 BUDGET RENT A CAR – FRAUD LINKED

The following transactions on card ending in …4211 (and possibly mirrored on …3911) are also disputed and lack any contract, receipt, or verified agreement:

Date	Description	Amount
Mar 24	Budget Rent A Car	$84.43
Mar 17	Budget Rent A Car	$949.03
Mar 10	Budget Rent A Car	$554.38
Mar 01	Budget Rent A Car	$186.60
Feb 07	Budget Rent A Car	$276.19
Feb 01	Budget Rent A Car	$75.49

These fraudulent charges appear to be part of a coordinated financial attack to drain credit, disable transportation access, and obstruct legal filings. Budget and Capital One must jointly produce:

- **Proof of rental agreement**
- **Receipt signatures or verification**
- **Transaction trail logs**

⚠️ ONGOING FINANCIAL HARM AND CIVIL RIGHTS INTERFERENCE

This is my third notice regarding this fraud, and Capital One's actions (or inactions) have:

- **Caused direct financial damage**
- **Left me without legal transport**
- **Obstructed my ability to litigate and move freely**
- **Contributed to a targeted economic shutdown affecting my safety and well-being**

📢 NOTICE TO CREDIT BUREAUS (EQUIFAX, EXPERIAN, TRANSUNION)

I request that:

1. **These transactions are flagged as disputed and removed. They are unauthorized transactions and fraudulent. There is no validation ANYWHERE!**
2. **No derogatory marks be allowed on my credit report while under investigation**
3. **You initiate fraud protections or alerts to prevent further damage**

📜 RELIEF DEMANDED:

1. **Immediate reversal of all fraudulent charges**
2. **Written proof of card activation and billing authority**
3. **Release and accessibility of provisional credit, as required by EFTA**
4. **Confirmation of no account downgrade or closure**
5. **Written responses from both Capital One and Budget Rent A Car**
6. **Notification to all credit bureaus of current status**
7. **Preservation of all documents for possible civil or criminal litigation**

🔒 ATTACHED:

- **Screenshots of disputed transactions**
- **Proof of card status and timeline**
- **Timeline of communications and attempted dispute calls**

Finally, on or about March 2, 2025, Budget Rent A Car, through its billing system and in concert with known Human Trafficker Adam Urbanski, they fraudulently billed my Capital One credit card in the amount of $949.03 using a fabricated contract number labeled "U797042816." The "U" prefix was not part of my actual rental agreement number, which was 797042816, and was added without my consent to simulate a different transaction tied to a false toll charge. This fraudulent charge was successfully processed, resulting in my account being forced over its credit limit, triggering penalties and undermining my credit standing. I did not authorize this charge. This billing action constitutes contract tampering, wire fraud (18 U.S.C. § 1343), credit fraud, and violates the Fair Credit Billing Act (15 U.S.C. § 1666) and the Electronic Fund Transfer Act (15 U.S.C. § 1693f). My disputes have been ignored, and no provisional credit has been issued as required by law. Criminal penalty enforcement is needed.

I have attached 7 exhibits. This letter serves as formal notice under federal law that continued inaction WILL result in a lawsuit for violations of the Electronic Fund Transfer Act, Fair Credit Billing Act, state consumer protection laws, and possible criminal fraud referrals.

Sincerely,

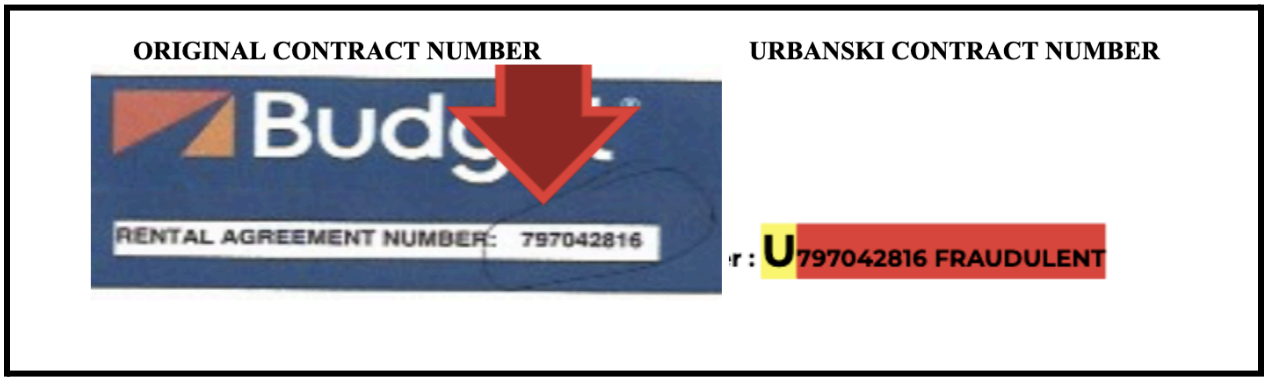
Miriam Snyder

mirisni@aol.com

929312 9411

EXHIBIT 30

PURE CRIMINAL FRAUD. PLAINTIFF RENTED A BUDGET CAR WITH THE BELOW CONTRACT NUMBER. TO CREATE FRAUDULENT BILLING, BUDGET TOOK URBANSKI'S FIRST LETTER OF HIS NAME AND PUT THE U IN FRONT OF A NON EXISTENT CRIMINAL FRAUD ETOLL FRAUD FOR 949.03, BILLED MY CREDIT CARD AND DEFAMED MY CREDIT WITH THIS FRAUD



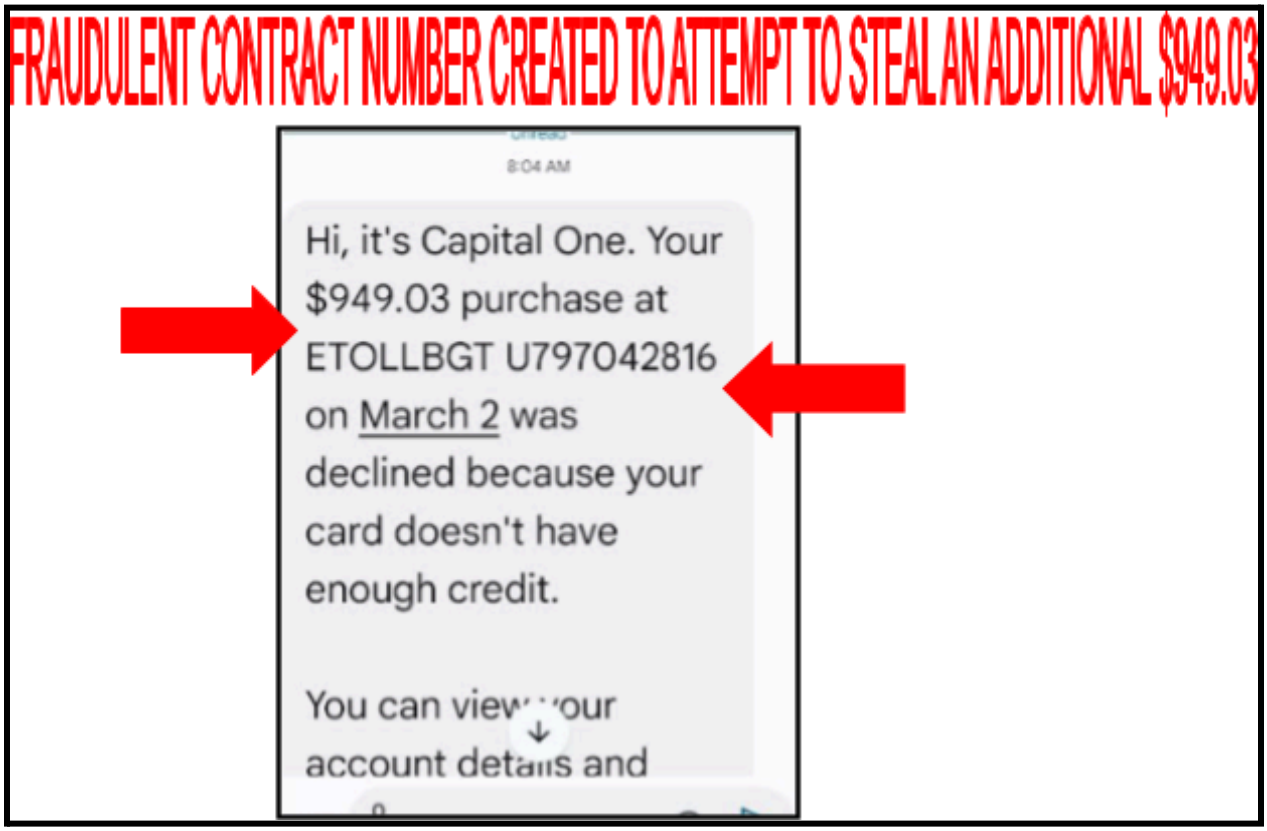

FRAUDULENT CONTRACT NUMBER CREATED TO ATTEMPT TO STEAL AN ADDITIONAL $949.03
8:04 AM
Hi, it's Capital One. Your $949.03 purchase at ETOLLBGT U797042816 on March 2 was declined because your card doesn't have enough credit.
You can view your account details and

EXHIBIT 31

HUMAN TRAFFICKER ADAM URBANSKI AND CAPITAL ONE ABOVE DOCUMENTED FRAUDULENT CONTRACT NUMBER FABRICATION AND OVERLIMIT BILLING

March 2, 2025 – Fraudulent $949.03 Charge Using Fabricated Contract Number U797042816 AND BILLED SUCH TO A PETITIONER NOT ACTIVATED CAPITAL ONE CREDIT CARD!

This exhibit provides undeniable proof of premeditated billing fraud between Budget Rent A Car and Capital One. The image ABOVE shows:

- **The original valid contract number for a Budget rental: `797042816`**
- **A fraudulent "U" added to the front of the contract number — creating `U797042816` — an unauthorized, fabricated number never issued to the Plaintiff.**
- **A $949.03 charge attempted under the fraudulent contract, processed despite the fact that the card ending in 3911 was never activated.**
- **Text from Capital One shows this fraudulent charge attempt on March 2, 2025, under the false merchant name "ETOLLBGT, BUT WAS LATER BILLED ON PLAINTIFF'S CARD, TO CREATE AN OVER LIMIT, SHE HAS NEVER HAD.**

This fraudulent charge was ultimately processed days later and became part of the set of charges that overlimited the Plaintiff's credit card and blocked access to critical transportation funds, in direct violation of federal law.

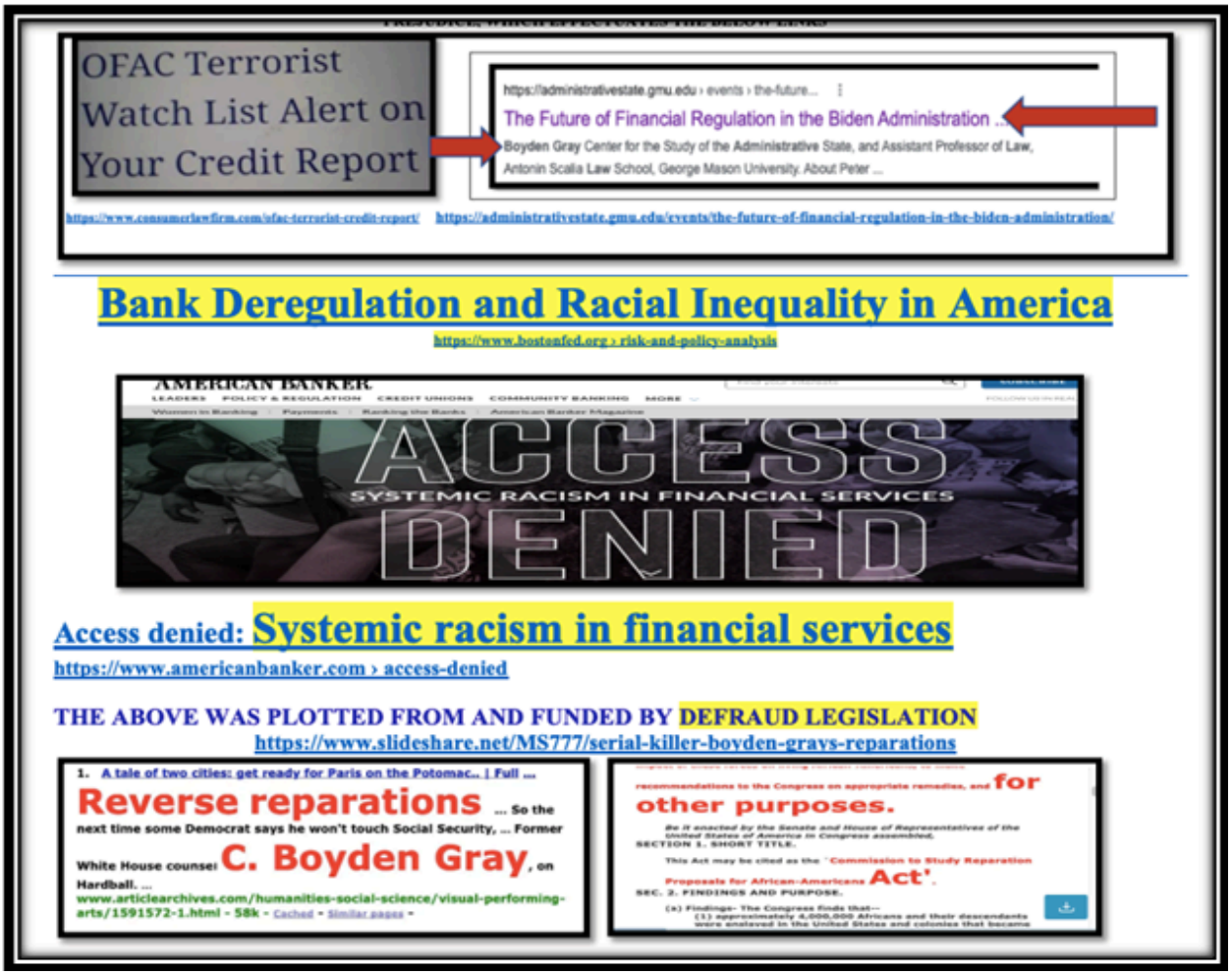
This exhibit confirms:

- **Contract tampering and identity manipulation.**
- **Defamation of Plaintiff's credit and financial standing.**
- **Coordinated effort between Capital One and Budget to execute unlawful charges using invented billing data.**

🚨 ***This is not a mere accounting error, it is criminal fraud designed to overbill, defame, and sabotage the Plaintiff's finances and mobility rights.***

EXHIBIT 32

REGIONAL KILLER ADAM URBANSKI USED HIS EUGENIC ASSASSINATION CRIMINAL LAWYER'S NAME, BOYDEN GRAY, FOR HIS EXECUTIVE BRANCH CRIMINAL USURPATIONS FOR HIS CREDIT AND FINANCIAL DEREGULATION CRIME INFLICTIONS FOR HIS HUMAN TRAFFICKING AND EUGENIC ASSASSINATION PROGRAMMINGS. THIS IS REGIONAL KILLER ADAM URBANSKI'S CRIMINAL USE OF THE BIDEN ADMINISTRATION EXECUTIVE BRANCH FOR ENFORCEMENT OF BANK DEREGULATION CRIMES ON TARGETED PEOPLE, FOR HUMAN TRAFFICKING AND HUMAN SACRIFICE ASSASSINATION PROGRAMMING , SO THESE NYS SATANIC CULT MEMBERS CAN MEET THEIR MASSIVE SATANIC KILLING REQUIREMENTS FOR WEALTH AND POWER THEY COULD NEVER EARN.


OFAC Terrorist Watch List Alert on Your Credit Report
https://www.consumerlawfirm.com/ofac-terrorist-credit-report/
https://administrativestate.gmu.edu › events › the-future...
The Future of Financial Regulation in the Biden Administration ...
Boyden Gray Center for the Study of the Administrative State, and Assistant Professor of Law, Antonin Scalia Law School, George Mason University. About Peter ...
https://administrativestate.gmu.edu/events/the-future-of-financial-regulation-in-the-biden-administration/
Bank Deregulation and Racial Inequality in America
https://www.bostonfed.org › risk-and-policy-analysis
AMERICAN BANKER
ACCESS DENIED
SYSTEMIC RACISM IN FINANCIAL SERVICES
Access denied: Systemic racism in financial services
https://www.americanbanker.com › access-denied
THE ABOVE WAS PLOTTED FROM AND FUNDED BY DEFRAUD LEGISLATION
https://www.slideshare.net/MS777/serial-killer-boyden-grays-reparations
1. A tale of two cities: get ready for Paris on the Potomac.. | Full ...
Reverse reparations ... So the next time some Democrat says he won't touch Social Security, ... Former White House counsel C. Boyden Gray, on Hardball. ...
www.articlearchives.com/humanities-social-science/visual-performing-arts/1591572-1.html - 58k - Cached - Similar pages -
recommendations to the Congress on appropriate remedies, and for other purposes.
SECTION 1. SHORT TITLE.
This Act may be cited as the 'Commission to Study Reparation Proposals for African-Americans Act'.
SEC. 2. FINDINGS AND PURPOSE.

https://www.forevermissed.com/lst/m/a/mazarine-levy-snyder/d/3048750.pdf

EXHIBIT 33

STOP REGIONAL KILLER ADAM URBANSKI AND HIS INTERNATIONAL SATANIC CULT'S 2025 ASSASSINATION AND HUMAN TRAFFICKING PROGRAMS. PLEASE SEE THE BELOW CRIMINAL HUMAN TRAFFICKING PROGRAM PUBLISHED AS A DELUSION OF LAW, BUT IN REALITY, IT IS A HUMAN TRAFFIC PROGRAM DEVELOPMENT AND EASY FUNDING RECRUITMENT FRONT.

Petitioner states that the below human trafficking program documents a premeditated, ritualized human trafficking and assassination program, orchestrated by regional killer Adam Urbanski and members of his New York State-based satanic cult, further supported and expanded by transnational collaborators. This operation is presented as a "delusion of law", a fraudulent legal framework used to disguise human trafficking as lawful programs, while facilitating human trafficking, child exploitation, and ritual sacrifice.

This "enticement into slavery" model, styled as human rights or development aid, is in fact a step-by-step guide for building an effective trafficking network, complete with financial mechanisms and deregulation strategies to enable covert funding. It was devised by criminally senile, demonic cult operatives using unsupervised and stolen public funds. Publicizing these programs is not whistleblowing from within, it is part of their occultic strategy to recruit human traffickers through easy funding covert solicitations.

The bank deregulation schemes noted above, work directly with the below human trafficking script. These criminal programs are not economic accidents, they are premeditated conditions for launching mass-scale human trafficking and ritual human sacrifice operations, under the leadership of Adam Urbanski and his cult. These deadly bank deregulation and human trafficking programs were in place before President Trump was in office and are being carried out behind President Trump's back, while invoking his presidency for cover and sponsor.

These financial assassination programs have been inflicted for no other purpose but for the below human trafficking programs that must be destroyed. The cult members involved, spanning New York State and South Africa, seek desperate wealth and power through ritual killing and trafficking. They could never earn wealth and or power through lawful means. It is time these desperate occultic criminals are arrested and their criminal killing plots destroyed.

Petitioner further states that as exemplified in exhibit 32, the real reason behind the repeated financial deregulation schemes and induce poverty programming, is to manufacture conditions that create easy prey for human trafficking systems. These systems are criminally and strategically designed to target individuals, due to envy and a false phenomenon of above the law.

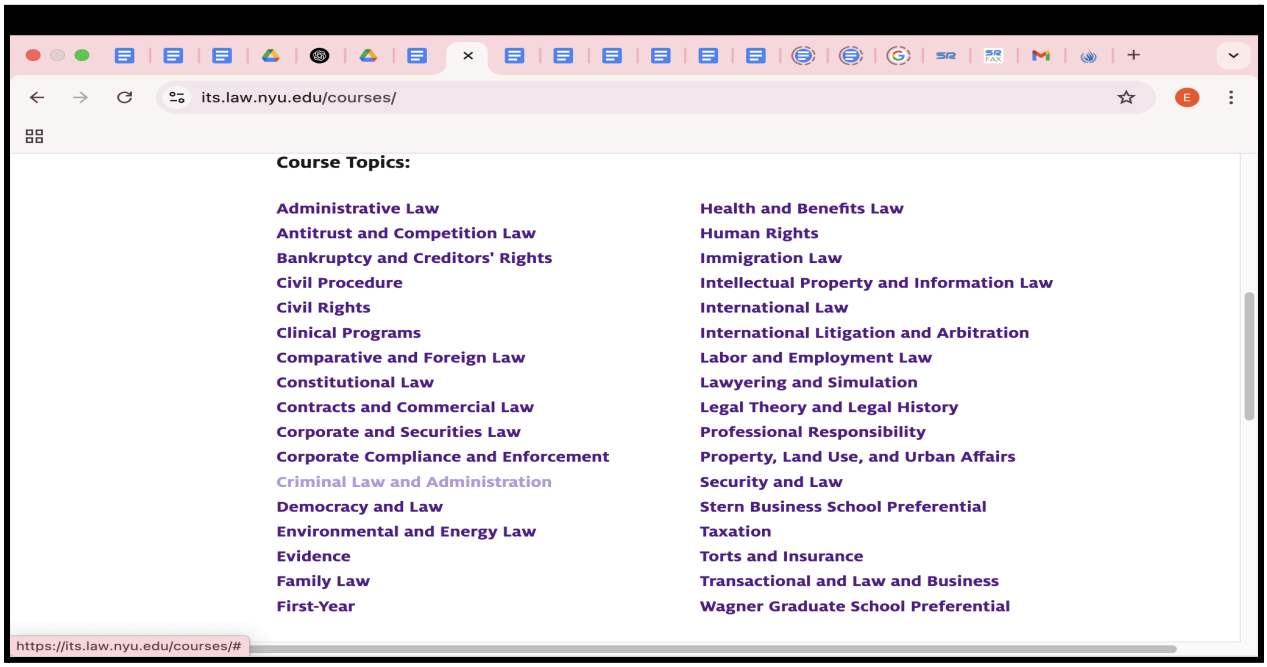
The criminal actors have done every criminal thing to attempt to obstruct equal financial opportunities. They are petrified of humans having equal economic opportunities. These are individuals who suffer from a false phenomenon of being above the law, because they sold their God given skills, and have nothing but stolen money, that is subjected to the Most High God's transference of the wealth from the wicked to the righteous, pursuant to: Proverbs 13:22.

Their obsessions with human trafficking, human sacrifice killings, and financial servitude, must be destroyed, as it retards civilization and creates animalistic beings with money, no soul and no conscience. The below human trafficking script, is not just corruption, it is a calculated campaign of spiritual and economic warfare, disguised as law.

§ 1581. Peonage; obstructing enforcement
§ 1582. Vessels for slave trade
§ 1583. Enticement into slavery
§ 1584. Sale into involuntary servitude
§ 1585. Seizure, detention, transportation or sale of slaves
§ 1586. Service on vessels in slave trade
§ 1587. Possession of slaves aboard vessel
§ 1588. Transportation of slaves from United States
§ 1589. Forced labor
§ 1590. Trafficking with respect to peonage, slavery, involuntary servitude, or forced labor
§ 1591. Sex trafficking of children or by force, fraud, or coercion
§ 1592. Unlawful conduct with respect to documents in furtherance of trafficking, peonage, slavery, involuntary servitude, or forced labor
§ 1593. Mandatory restitution
§ 1593A. Benefitting financially from peonage, slavery, and trafficking in persons
§ 1594. General provisions
§ 1595. Civil remedy
§ 1595A. Civil injunctions
§ 1596. Additional jurisdiction in certain trafficking offenses
§ 1597. Unlawful conduct with respect to immigration documents

https://www.law.cornell.edu/uscode/text/18/part-I/chapter-77

EXHIBIT 34
WHERE DID THE ABOVE HUMAN TRAFFICKING DELUSION OF ADMINISTRATIVE LAW COME FROM? WHO IS TEACHING THIS DEADLY JUDICIAL FRAUD AND CORRUPTION?



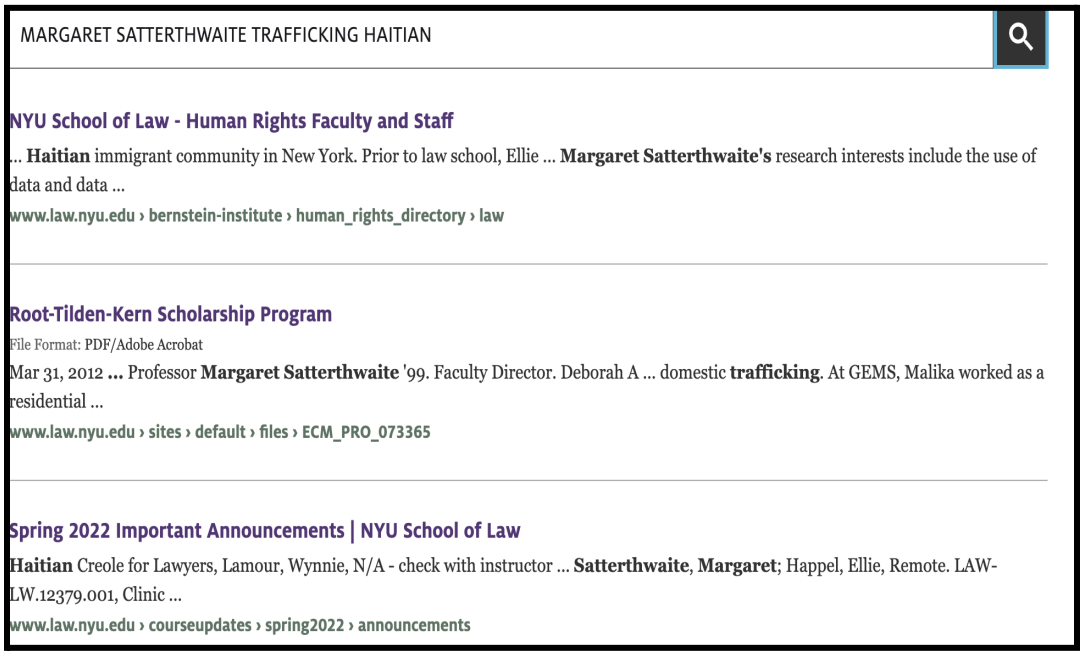

MARGARET SATTERTHWAITE TRAFFICKING HAITIAN
NYU School of Law - Human Rights Faculty and Staff
... Haitian immigrant community in New York. Prior to law school, Ellie ... Margaret Satterthwaite's research interests include the use of data and data ...
www.law.nyu.edu › bernstein-institute › human_rights_directory › law
Root-Tilden-Kern Scholarship Program
File Format: PDF/Adobe Acrobat
Mar 31, 2012 ... Professor Margaret Satterthwaite '99. Faculty Director. Deborah A ... domestic trafficking. At GEMS, Malika worked as a residential ...
www.law.nyu.edu › sites › default › files › ECM_PRO_073365
Spring 2022 Important Announcements | NYU School of Law
Haitian Creole for Lawyers, Lamour, Wynnie, N/A - check with instructor ... Satterthwaite, Margaret; Happel, Ellie, Remote. LAW-LW.12379.001, Clinic ...
www.law.nyu.edu › courseupdates › spring2022 › announcements

EXHIBIT 35

WHO IS BEHIND HUMAN TRAFFICKING DELUSIONS OF LAW , VICARIOUS TRAUMA OF HUMAN RIGHTS WORKERS, JUDICIAL CORRUPTION DISGUISED AS JUDICIAL INDEPENDENCE?

Margaret L. Satterthwaite - Overview | NYU School of Law

Her research interests include legal empowerment, **vicarious** trauma and wellbeing among human rights workers, and interdisciplinary methods in human rights.

its.law.nyu.edu › facultyprofiles

THE PEDAGOGY OF TRAUMA-INFORMED LAWYERING

File Format: PDF/Adobe Acrobat

It is particularly crucial that we educate our law students about the effects of **vicarious** trauma and help them develop tools to manage its effects as they move.

www.law.nyu.edu › sites › default › files › upload_documents

Rachel Kafele '10, OUTLaw's Alum of the Year, advocates for ...

Mar 21, 2025 **...** ... **vicarious** trauma and its effects on themselves, their work, and their families. Watch the video of the event: NYU School of Law. 22.9K ...

www.law.nyu.edu › news › rachel-kafele-outlaw-alum-of-the-year-2025

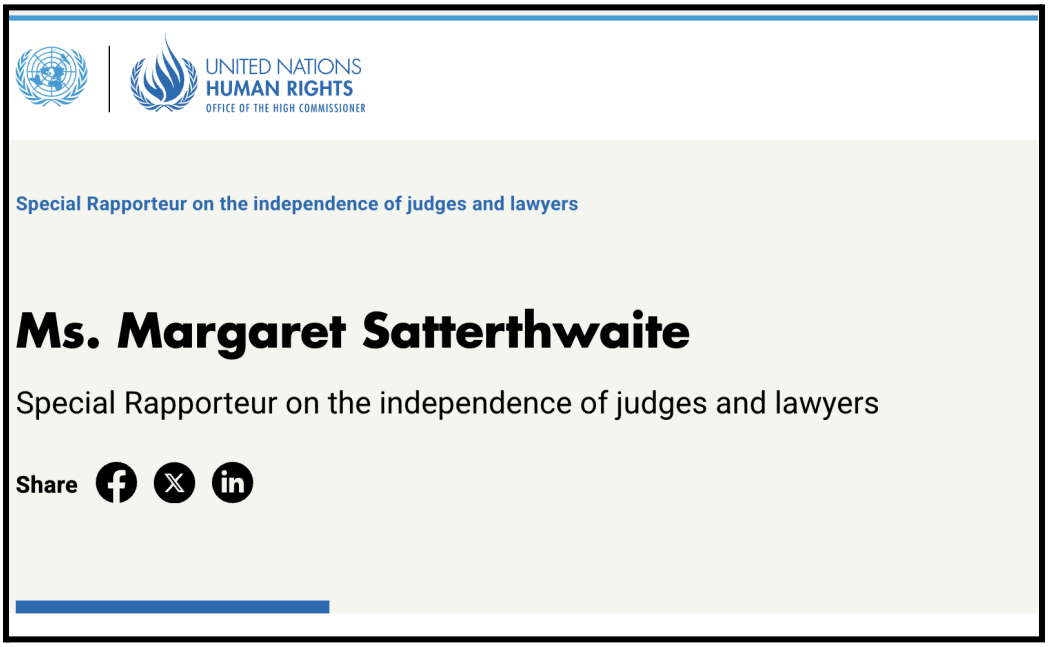
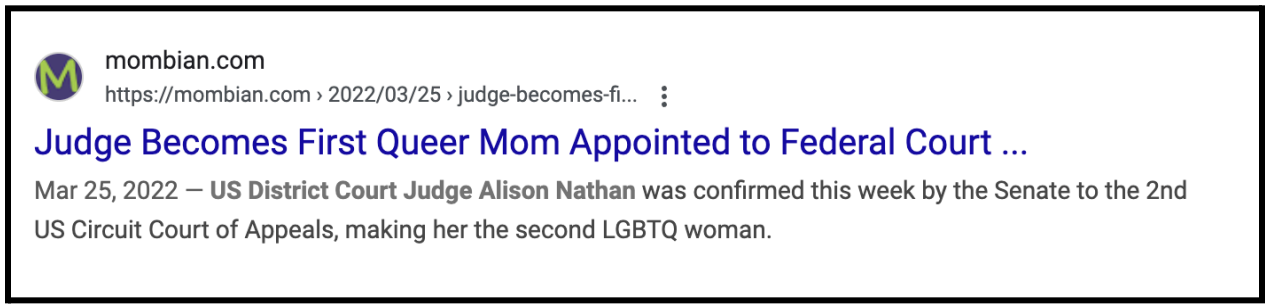

UNITED NATIONS
HUMAN RIGHTS
OFFICE OF THE HIGH COMMISSIONER
Special Rapporteur on the independence of judges and lawyers
Ms. Margaret Satterthwaite
Special Rapporteur on the independence of judges and lawyers
Share

EXHIBIT 36

WHO IS THIS MARGARET SATTERTHWAITE HUMAN RIGHTS FRONT SPECIALIST, OBSESSED WITH HAITI'S DISASTROUS GOVERNANCE, HAITIAN CHILDREN, AND WEAPONIZING JUDICIAL SYSTEMS VIA DEFRAUD THE UNITED STATES CRIMES? SHE IS THE WIFE OF ALISON NATHAN, A SECOND CIRCUIT COURT OF APPEALS LESBIAN JUDGE ACTRESS AND CRIMINAL.

Nathan is married to Meg Satterthwaite, a professor at NYU School of Law. They are parents to twin sons. Nathan officiated the wedding of fellow district judge J. Paul Oetken in 2014.
Wikipedia
https://en.wikipedia.org › wiki › Alison_Nathan
Alison Nathan - Wikipedia
About featured snippets
Feedback


mombian.com
https://mombian.com › 2022/03/25 › judge-becomes-fi...
Judge Becomes First Queer Mom Appointed to Federal Court ...
Mar 25, 2022 — US District Court Judge Alison Nathan was confirmed this week by the Senate to the 2nd US Circuit Court of Appeals, making her the second LGBTQ woman.

\

EXHIBIT 37
JUDICIAL WEAPONIZATION AND JUDGE NATHAN'S LOYALTY AND COMMUNISM

PLAN TO TAKE OVER JUDICIAL SYSTEMS. READ!

AREAS OF RESEARCH
Access to Justice, Empirical Approaches, Measurement, and Metrics in Human Rights, Human Rights, Judicial Independence, Legal Empowerment, Mental Health of Human Rights Workers, Rule of Law
Margaret Satterthwaite is Professor of Clinical Law, Faculty Director of the Robert L. Bernstein Institute for Human Rights, Faculty Director of the Center for Human Rights and Global Justice, and the Director of the Global Justice Clinic at NYU School of Law. Her research interests include legal empowerment, vicarious trauma and wellbeing among human rights workers, and interdisciplinary methods in human rights. Before joining the academy, she clerked for Judge Betty Fletcher of the Ninth ... SHOW MORE
FEATURED WORK
Unchecking Power and Capturing Courts
In the Rutgers Law Review, Margaret Satterthwaite and her co-authors analyze how autocrats amend law and reinterpret constitutions to take over and weaponize judicial systems.
OVERVIEW
BIOGRAPHY
COURSES
PRESENTATIONS AND LECTURES
CURRICULUM VITAE
Courses

The term "judicial weaponization" refers to the misuse of judicial systems and legal frameworks to advance political agendas, suppress dissent, or target individuals and groups under the guise of legality. This involves manipulating legal processes to achieve objectives that may undermine democratic principles and the rule of law. In the United States, this concept has been a subject of discussion and investigation. For instance, the House Judiciary Committee established the Select Subcommittee on the Weaponization of the Federal Government to examine alleged instances where federal agencies have been used for political purposes. This subcommittee aims to investigate claims of bias and misuse of power within federal agencies, including the Department of Justice and the FBI. More details about the subcommittee's mission and activities can be found on the House Judiciary Committee's official website. Congress.gov | Library of Congress+4Wikipedia+4House Judiciary Committee Republicans+4NPRHouse Judiciary Committee Republicans

Additionally, organizations like Protect Democracy have provided frameworks to assess whether government investigations or prosecutions are being conducted appropriately or are being used as tools for political gain. Their analysis offers key questions to help determine if a legal action is legitimate or an abuse of power. Protect Democracy. It's important to note that the term "judicial weaponization" is often used in political discourse and may carry different connotations depending on the context and perspective of the user. Therefore, when encountering this term, it's advisable to consider the source and the specific circumstances being discussed

EXHIBIT 38

"JUDICIAL WEAPONIZATION" REFERS TO THE MISUSE OF JUDICIAL SYSTEMS AND LEGAL FRAMEWORKS TO PURSUE POLITICAL AGENDAS, SUPPRESS DISSENT, OR TARGET INDIVIDUALS AND GROUPS UNDER THE GUISE OF LEGALITY. HERE'S A DETAILED BREAKDOWN:

Aspect	Description
Definition	**The strategic manipulation of judicial processes to serve political objectives, often resulting in biased rulings, suppression of opposition, or unjust legal actions.**
Key Characteristics	**- Selective Prosecution: Targeting specific individuals or groups for legal action based on political affiliation or dissenting views.** **- Biased Judicial Appointments: Appointing judges who are likely to rule in favor of a particular political ideology.** **- Suppression of Dissent: Using court orders or legal proceedings to silence critics or opposition voices.** **- Erosion of Judicial Independence: Undermining the autonomy of the judiciary to ensure favorable outcomes.The Guardian**
Examples	**- Politically Motivated Investigations: Initiating legal probes against political opponents without substantial evidence.** **- Abuse of National Security Laws: Invoking broad legal powers to conduct surveillance or detain individuals deemed as threats without due process.** **- Censorship through Legal Means: Employing defamation laws or other legal tools to intimidate journalists and suppress free speech.**
Implications	**- Undermines Rule of Law: Erodes public trust in legal institutions and the principle of justice.** **- Threatens Democratic Processes: Compromises fair competition and the balance of power within government structures.** **- Violates Human Rights: Leads to unjust imprisonment, suppression of freedoms, and other human rights abuses.**

For a comprehensive understanding, you may refer to the article "How to tell whether a government investigation or prosecution is 'weaponized'" by Protect Democracy, which provides key questions to assess the politicization of legal actions.

Additionally, the America First Policy Institute discusses the broader implications of government weaponization, highlighting how governmental powers can be misused for political gain. America First Policy Institute

Understanding judicial weaponization is crucial to safeguarding democratic institutions and ensuring that legal systems function impartially, upholding justice rather than serving as tools for political maneuvering.

EXHIBIT 39

Petitioner alleges that Alison Nathan, currently serving on the Second Circuit Court of Appeals, and her spouse, are engaged in a pattern of criminal misconduct involving the abuse of judicial authority and human rights positions to facilitate corruption, treasonous activity, and the weaponization of the U.S. judiciary against lawful citizens.

Specifically, Petitioner seeks criminal investigation into the alleged use of judicial roles by Alison Nathan and her associates to:

- **Mentor and promote judicial corruption under the guise of legal scholarship;**
- **Facilitate and protect systems of human trafficking, financial destruction, and deliberate vicarious traumatization of human rights defenders;**
- **Obstruct justice by reinterpreting and manipulating constitutional principles for personal, political, or ideological gain;**
- **Participate in or enable networks acting as foreign agents, anti-Constitutional actors, or subversive influencers within the federal judiciary.**

Petitioner alleges that these acts constitute serious federal crimes, including but not limited to:

- **Treason (18 U.S.C. § 2381)**
- **Seditious conspiracy (18 U.S.C. § 2384)**
- **Obstruction of justice (18 U.S.C. § 1503)**
- **Misprision of felony (18 U.S.C. § 4)**
- **Abuse of power under color of law (42 U.S.C. § 1983)**

Additionally, investigations and prosecutions are needed into Alison Nathan's Judicial Nullification of a Binding Order, as in this matter. This refers to the unlawful disregard, override, or suppression of a valid court ruling issued by a judge of competent jurisdiction, without legal authority, due process, or appellate review. In this case, Judge Alison Nathan willfully disregarded a lawful state-level order issued by Judge Ann T. Pfau by enabling financial agents such as ECMC and Nelnet to proceed as if said order did not exist. This constitutes a form of judicial insurrection, violating:

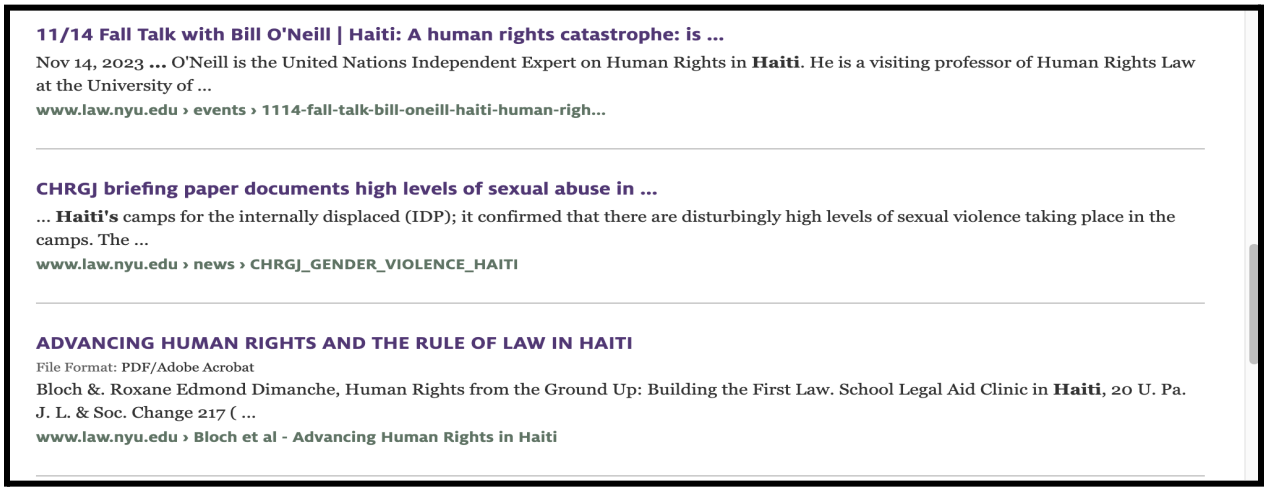
- **18 U.S.C. § 242 – Deprivation of rights under color of law**
- **18 U.S.C. § 241 – Conspiracy against rights**
- **28 U.S.C. § 351 – Judicial misconduct**
- **NY Penal Law § 240.15 – Criminal anarchy**

These concerns are not based solely on judicial and congressional opinions but on public co-authored works, affiliations, and actions which invoke serious questions of national security, foreign influence, and systemic sabotage of human rights law under the pretext of judicial service.

Petitioner is currently drafting a separate criminal report fully detailing Alison Nathan's crimes against humanity, which will be submitted to the U.S. Department of Justice, the senate judiciary and other appropriate oversight agencies.

EXHIBIT 40A
ALISON NATHAN AND HER WIFE'S CRIMINAL PLOT TO USE JUDICIAL CORRUPTION FOR A WORLD OF GROWING INEQUALITY

THE BELOW EXEMPLIFIES ALISON NATHAN AND HER JUDICIAL ACADEMIC FRONT'S MENTORED JUDICIAL CORRUPTION RAMIFICATIONS. THIS IS THE ONLY WAY THEY COULD DECEPTIVELY APPEAR SUPERIOR.



11/14 Fall Talk with Bill O'Neill | Haiti: A human rights catastrophe: is ...
Nov 14, 2023 ... O'Neill is the United Nations Independent Expert on Human Rights in **Haiti**. He is a visiting professor of Human Rights Law at the University of ...
www.law.nyu.edu › events › 1114-fall-talk-bill-oneill-haiti-human-righ...

CHRGJ briefing paper documents high levels of sexual abuse in ...
... **Haiti's** camps for the internally displaced (IDP); it confirmed that there are disturbingly high levels of sexual violence taking place in the camps. The ...
www.law.nyu.edu › news › CHRGJ_GENDER_VIOLENCE_HAITI

ADVANCING HUMAN RIGHTS AND THE RULE OF LAW IN HAITI
File Format: PDF/Adobe Acrobat
Bloch &. Roxane Edmond Dimanche, Human Rights from the Ground Up: Building the First Law. School Legal Aid Clinic in **Haiti**, 20 U. Pa. J. L. & Soc. Change 217 (...
www.law.nyu.edu › Bloch et al - Advancing Human Rights in Haiti

https://its.law.nyu.edu/facultyprofiles/index.cfm?fuseaction=profile.overview&personid=22544

EXHIBIT 40B

CLOSING

The above samples of Nathan's direct collusion, collaborations, and defraud the United States work as a treason specialist while acting as a NY Court of appeals Judge, who had no prior judicial experience before her Southern District Court appointment, exemplifies she is moving up in a most criminal, anti American, and treasonus manner. Her communism and criminal use of the judiciary for the weaponization of judges and human rights to induce trauma and poverty, is exemplified in her betray the constitution mentoring via her Wilmer law association with eugenicist and former attorney Boyden Gray and his human trafficker programmer and assassin partner Adam Urbanski.

They are all part of a satanic and Subversive Organization, with Specific Intent to Overthrow the Government and kill members of the human race with no penalty enforcement yet. Judicial corruption, usurpations, extermination, selection and malfeasance, is part of their deadly agenda.

Please note Nathan's law firm boss, at the Wilmer law firm, was a deadly satanist and regional killer named Boyden Gray. He recently died and regional killer Adam Urbanski and Nathan have continued the judicial weaponization crimes, criminal usurpations of judicial selections and promotions, induced fraud, heterosexual inequality programming, treason, human trafficking and human sacrifice assassination programming of children and adults, to meet their desperate satanic wealth and power goals. See Nathan's wife Haitian children targeting, which is aligned with Regional Killer Boyden Gray's name aligned millions of children and adult human sacrifice killings. Please see Alison Nathan's treason mentor regional killer Boyden Gray name aligned eugenic assassination programs, emphasis at 69, 79-100 at: POSTED AT:

https://drive.google.com/file/d/1NpjtME1pAO3Atx54eSkRpafFD1xxC1WE/view?usp=sharing

OR

https://www.dropbox.com/scl/fi/2ohmcf0p53b5erf0ekido/oct-FINALEE-NOVEMBER-9-2022-NYC-PLANNED-NUCLEAR-ATTACK-FOR-INDUCE-REGIONAL-KILLER-C.pdf?rlkey=4wczso3fyo5lh7wb4v88lwj5p&st=t9zn5xy4&dl=0

https://drive.google.com/file/d/1NpjtME1pAO3Atx54eSkRpafFD1xxC1WE/view?usp=sharing

Before he died, Petitioner had over 20 years of research showing his name aligned killings and his association as a regional killer, including leading the Covid hospital killing epidemic. Please see: https://drive.google.com/file/d/1El0bzx4dNmBgNA65B0nz7HTREk2TMq9n/view?usp=sharing

It was no coincidence Petitioner's ECMC lawsuit was criminally assigned to criminal Alison Nathan. She is part of the Boyden Gray and Adam Urbanski satanic killing cult suffering from the false phenomenon of above the law. Alison Nathan's judicial weaponization criminal report is forthcoming. Investigations and prosecutions are needed. Thank you.

EXHIBIT 41

MEMORANDUM OF LAW

Strategic Criminal Definitions, Reversed Law Structures, and Legal Grounds for Federal Investigation and Prosecution

Submitted by: Miriam Snyder
In Support of the Criminal Complaint Against Adam Urbanski, Alison Nathan, the NYSTRS Respondents and AFCU Respondents

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I. PURPOSE

This memorandum defines the legal, psychological, and structural language used throughout Petitioner's filings. Each term reflects federal and New York State criminal law and is directly tied to Adam Urbanski, the NYSTRS and AFCU Respondents' refusal to follow mandated legal obligations and their repeated, intentional use of law in a manner contrary to its purpose, causing severe financial destabilization, unwarranted financial servitude, obstruction of justice, and participation in trafficking schemes.

II. CRIMINAL DEFINITIONS AND APPLICATION TO RESPONDENTS' CONDUCT (Alphabetical Order)

🔷 1. Anarchy *(NY Penal Law § 240.00)*

Definition: Acts that disrupt public order and undermine the authority of law, creating chaos or a breakdown of civil processes.
Application: Respondents disordered the lawful pension system by ignoring federal regulations, blocking account changes, and protecting fraudulent disbursements.

🔷 2. COINTELPRO (Counterintelligence Program)

Definition: A U.S. government operation that used psychological warfare, false prosecution, and financial sabotage to destroy targeted individuals.
Application: Respondents mimicked COINTELPRO strategies by targeting Petitioner's access to systems, documents, and survival income while aiding and abetting AFCU bank fraud complaints.

🔷 3. Criminal Anarchy *(NY Penal Law § 240.15)*

Definition: Advocacy or engagement in the illegal overthrow of government through systemic disruption.
Application: By enabling fraud and dismantling access to lawful benefits, Respondents acted to dissolve lawful pension governance and public trust.

🔷 4. Criminal Dereliction of Duty *(18 U.S.C. § 242)*

Definition: Willful refusal by public officials to perform required legal duties.
Application: Respondents refused to enforce EFTA, ignored fraud reports, and allowed criminal disbursements, violating their duty under federal law.

🔷 5. Delusion of Law

Definition: Invented or symbolic procedures masquerading as law but not grounded in actual legal authority.
Application: Respondents fabricated false "account reviews" and delay mechanisms not found in ERISA or EFTA.

🔷 6. Democide *(International Definition)*

Definition: Death or suffering caused by governments through intentional policy-based harm.
Application: Respondents' refusal to disburse earned pension funds inflicted targeted deprivation amounting to economic democide.

🔷 7. Domestic Mixed War

Definition: A strategy of internal warfare waged against the citizenry through lawfare, sabotage, and deprivation.
Application: Petitioner was financially and emotionally attacked using systems designed to serve her — weaponized into tools of war.

🔷 8. False Phenomenon of Being Above the Law

Definition: Criminal delusion in which actors believe they are exempt from accountability.
Application: Respondents' consistent refusal to comply with federal statutes reflects belief in their untouchability.

🔷 9. Genocide *(18 U.S.C. § 1091)*

Definition: Acts intended to destroy, in whole or part, a people by causing serious harm or conditions that lead to their destruction.
Application: Respondents knowingly created lethal financial conditions to harm a vulnerable individual, aligning with systemic targeting tactics.

🔷 10. Graft *(18 U.S.C. § 1954)*

Definition: Bribery or unlawful influence involving decisions over benefit plans.
Application: Respondents allowed continued fraud and theft while suppressing intervention, suggesting improper influence or suppression incentives.

🔷 11. Human Trafficking via Financial Targeting *(18 U.S.C. §§ 1581–1595; 22 U.S.C. § 7102)*

Definition: Coercion into trafficking through debt, deprivation, or legal abuse.
Application: Respondents financially destabilized Petitioner, denied relief, and created coercive conditions by obstructing her rightful funds.

🔷 12. Judicial Conspiracy Against Rights *(18 U.S.C. §§ 241, 242, 2384–2385)*

Definition: Coordinated actions by officials to suppress or eliminate constitutional rights.
Application: Respondents collaborated to silence and disable Petitioner's rights under color of law and federal benefit systems.

🔷 13. Judicial Weaponization *(18 U.S.C. § 242)*

Definition: Misuse of courts or administrative law to suppress or harm a protected person.
Application: Respondents used denial of access, invented delays, and institutional silence to inflict spiritual and legal harm.

🔷 14. Legal Abuse as a Tool of Trafficking *(22 U.S.C. § 7102)*

Definition: Abuse of legal process to coerce or entrap victims.
Application: Respondents turned legal rights into barriers, deliberately misusing EFTA and benefit laws to enforce silence and loss.

🔷 15. Legal Front Scholars

Definition: Academics or advisors who reinterpret laws to justify harm under reform rhetoric.
Application: Respondents enacted procedures mirroring such ideologies, using "review" or "reform" language to mask criminal suppression.

🔷 16. Malfeasance in Office *(Common Law, 18 U.S.C. § 242)*

Definition: Intentional wrongdoing by a public official while performing their duties.
Application: Respondents willfully denied protections, enabled known fraud, and blocked rightful claims, constituting systemic abuse of office.

🔷 17. Obstruction of Law *(18 U.S.C. § 1512)*

Definition: Blocking or interfering with legal process or redress.
Application: Respondents delayed, denied, and erased legitimate complaints and fraud alerts to cover ongoing criminal activity.

🔷 18. Occultism in Government Systems

Definition: Ritualistic or spiritualized harm hidden within policy procedures.
Application: Respondents repeated denials and cycles of suppression that resembled psychological ritual abuse and trauma programming.

🔷 19. Plausible Deniability *(Operational Doctrine)*

Definition: Structuring harm so no single actor appears responsible.
Application: Respondents used false departments, lack of signatures, and communication blackouts to deny accountability while enacting ongoing theft.

🔷 20. Public Corruption *(18 U.S.C. §§ 201, 666)*

Definition: Use of public office to commit or conceal organized harm.
Application: Respondents cooperated with private fraud actors and denied legal obligations, betraying their public roles for private coverups.

🔷 21. Religious Extremism in Government *(18 U.S.C. § 2331)*

Definition: Using ideological doctrine to justify suppression or policy-based harm.
Application: Respondents' targeting mirrored spiritual punishment systems and reflected ideological disdain for Petitioner's beliefs.

🔷 22. Reversed Law

Definition: Using protective law in a destructive, inverted way.
Application: Respondents took EFTA and ERISA protections and reversed them into delay, silence, and theft — perverting law into punishment.

🔷 23. Subversive Group with Intent to Overthrow *(18 U.S.C. §§ 2384–2385)*

Definition: An internal organized effort to dismantle constitutional order through systemic abuse.
Application: Respondents' patterns of erasure, theft, and deception constitute a modern form of ideological subversion using financial warfare.

🔷 24. Treason *(18 U.S.C. § 2381)*

Definition: Aiding enemies of the Constitution by undermining its protections and values.
Application: Respondents refused to follow federal law, concealed state-enabled theft, and gave cover to domestic enemies of justice.

🔷 25. Vicarious Trauma

Definition: Psychological harm from chronic exposure to others' or one's own injustice.
Application: Respondents inflicted repeated violations, re-opened trauma cycles, and weaponized silence to spiritually and emotionally injure Petitioner.

III. FINAL DECLARATION

Adam Urbanski, the NYSTRS and AFCU Respondents have not acted in error, they have acted with criminal intent, in knowing violation of their legal duties, and within a structure designed to facilitate fraud, human targeting, and economic destruction.

These terms reflect not speculation, but a systematic and prosecutable pattern of:

- **Criminal violations of federal fiduciary duty**
- **Deliberate reversal of law and obstruction of rights**
- **Psychological, financial, and legal warfare against a documented whistleblower**

This is not mismanagement — it is lawlessness.
This is not delay — it is trafficking.
This is not policy — it is organized abuse under color of law.
This is democide, conspiracy, and treason disguised as administration.

Petitioner seeks immediate federal investigation, prosecution under cited statutes, restitution of stolen pension funds, and full public exposure of the occultic financial trafficking infrastructure hidden within public systems. Thank you for your time.

Dated: April 20, 2025

Respectfully Submitted,

Miriam Snyder, mirisni@aol.com, eslexcellence@aol.com
929 312 9411
3230 Cruger Avenue 6B
Bronx, NY 10467

EXHIBIT 42

HUMAN TRAFFICKER ADAM URBANSKI DEMAND FOR DISCLOSURE OF SURETY BOND – ADAM URBANSKI, AFT VICE PRESIDENT

POSTED AT:
https://drive.google.com/file/d/1J2RpOu0u74ct1QK4PLAAFdmwAD_rMl-u/view?usp=sharing
OR
https://docs.google.com/document/d/1BdTpVwN6QrKLRo4BInK1hX98oFVaSKlYvzFFme4l9xw/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vT5_6nSr2LN4ikxB49YVUnlYoECwJsGc2J5GPg1hgcdasViJc6RjOtW5gNPJp_0MVWA-dLphfbo3kEb/pub

To:
Legal Department
American Federation of Teachers (AFT)
555 New Jersey Avenue NW
Washington, DC 20001
📧 **Email: legal@aft.org**

From:
Miriam Snyder, mirisni@aol.com
3230 Cruger Avenue 6B
Bronx, NY 10467

April 2, 2025

RE: Formal Demand for Disclosure of Surety Bond – Adam Urbanski, AFT Vice President

To Whom It May Concern:

I am formally requesting the disclosure of all surety bond and fiduciary insurance information for Adam Urbanski, who currently serves as Vice President of the American Federation of Teachers (AFT) and also holds fiduciary authority over public union operations in New York State.

Requested Information:

Pursuant to the Labor-Management Reporting and Disclosure Act (LMRDA) – specifically 29 U.S.C. § 502(a) and 29 CFR §§ 453.10–453.31 – I request immediate written disclosure of:

1. **The surety or bonding company name**

2. **The bond number or identifying policy information**

3. **The amount and effective date of coverage**

4. **The scope of coverage related to his fiduciary role at AFT**

5. **A copy or verification of the active bond or insurance certificate**

Legal Basis:

As a Vice President and officer of a national labor organization that oversees public union functions and financial handling, Mr. Urbanski is required to maintain active bonding coverage under the LMRDA.

This information is:

- **Not exempt from public or member inspection**
- **Mandated for disclosure when formally requested**
- **Subject to federal review and enforcement by the U.S. Department of Labor, Office of Labor-Management Standards (OLMS)**

Deadline to Respond:

I respectfully request this information within 10 business days from the date of this letter. You may respond via:

- **Email: mirisni@aol.com**
- **Mail: 3230 Cruger Avenue 6B, Bronx, NY 10467**

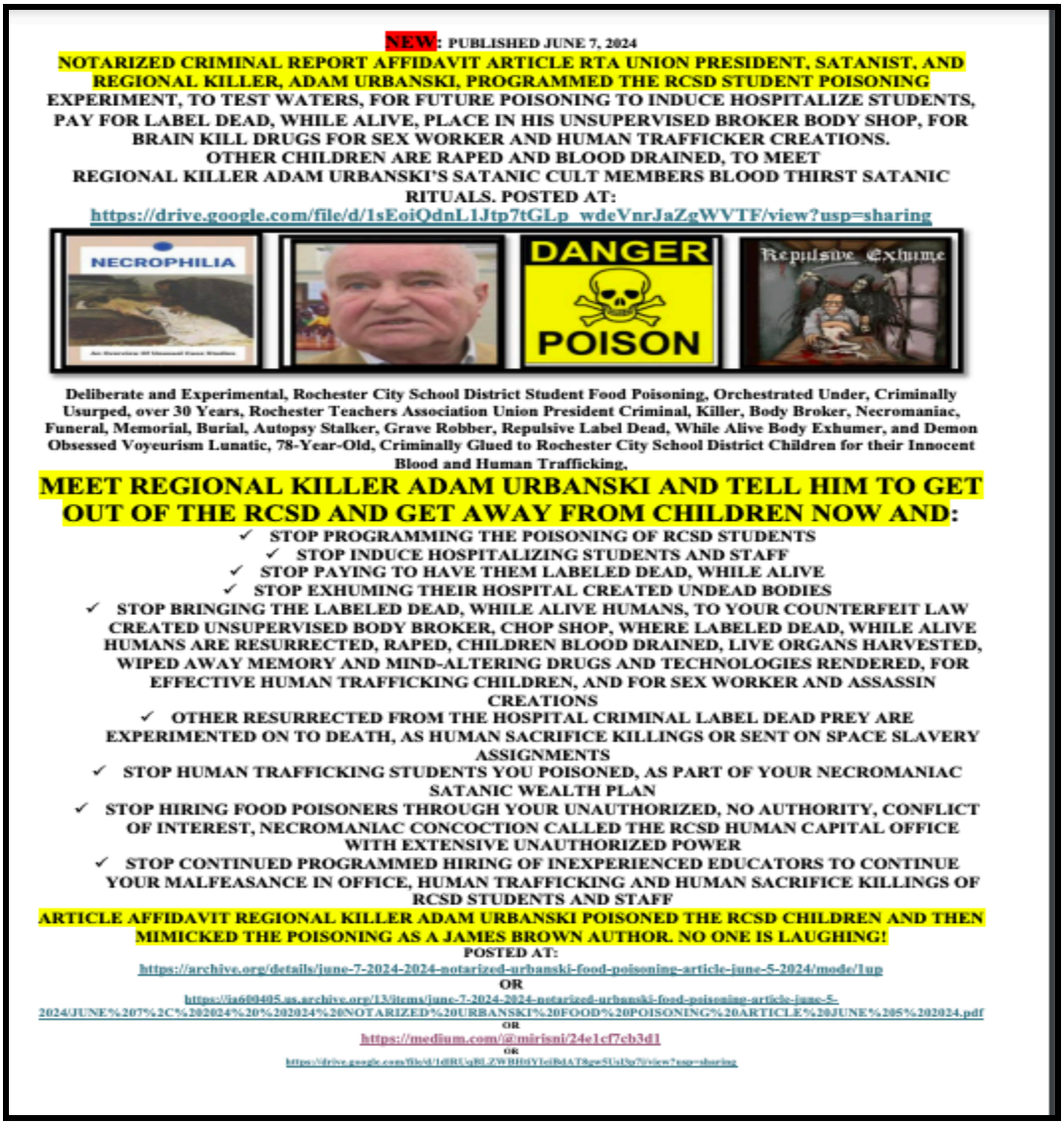
If no response is received, I will escalate this matter to OLMS and pursue formal complaint channels for non-compliance under the LMRDA. Thank you for your time and your lawful cooperation.

Respectfully,

Miriam Snyder, mirisni@aol.com,
eslexcellence@aol.com
929 312 9411

EXHIBIT 43

MEET REGIONAL KILLER ADAM URBANSKI POISONING OF THE RCSD STUDENTS FOR HIS INDUCE HOSPITALIZATIONS, FOR LABEL DEAD, WHILE ALIVE, FOR HIS OVER 40 YEARS HUMAN TRAFFICKING OF STUDENTS AND STAFF CRIMES AND KILLINGS.



NEW: PUBLISHED JUNE 7, 2024

NOTARIZED CRIMINAL REPORT AFFIDAVIT ARTICLE RTA UNION PRESIDENT, SATANIST, AND REGIONAL KILLER, ADAM URBANSKI, PROGRAMMED THE RCSD STUDENT POISONING EXPERIMENT, TO TEST WATERS, FOR FUTURE POISONING TO INDUCE HOSPITALIZE STUDENTS, PAY FOR LABEL DEAD, WHILE ALIVE, PLACE IN HIS UNSUPERVISED BROKER BODY SHOP, FOR BRAIN KILL DRUGS FOR SEX WORKER AND HUMAN TRAFFICKER CREATIONS. OTHER CHILDREN ARE RAPED AND BLOOD DRAINED, TO MEET REGIONAL KILLER ADAM URBANSKI'S SATANIC CULT MEMBERS BLOOD THIRST SATANIC RITUALS. POSTED AT:

https://drive.google.com/file/d/1sEoiQdnL1Jtp7tGLp_wdeVnrJaZgWVTF/view?usp=sharing

Deliberate and Experimental, Rochester City School District Student Food Poisoning, Orchestrated Under, Criminally Usurped, over 30 Years, Rochester Teachers Association Union President Criminal, Killer, Body Broker, Necromaniac, Funeral, Memorial, Burial, Autopsy Stalker, Grave Robber, Repulsive Label Dead, While Alive Body Exhumer, and Demon Obsessed Voyeurism Lunatic, 78-Year-Old, Criminally Glued to Rochester City School District Children for their Innocent Blood and Human Trafficking,

MEET REGIONAL KILLER ADAM URBANSKI AND TELL HIM TO GET OUT OF THE RCSD AND GET AWAY FROM CHILDREN NOW AND:

- ✓ **STOP PROGRAMMING THE POISONING OF RCSD STUDENTS**
- ✓ **STOP INDUCE HOSPITALIZING STUDENTS AND STAFF**
- ✓ **STOP PAYING TO HAVE THEM LABELED DEAD, WHILE ALIVE**
- ✓ **STOP EXHUMING THEIR HOSPITAL CREATED UNDEAD BODIES**
- ✓ **STOP BRINGING THE LABELED DEAD, WHILE ALIVE HUMANS, TO YOUR COUNTERFEIT LAW CREATED UNSUPERVISED BODY BROKER, CHOP SHOP, WHERE LABELED DEAD, WHILE ALIVE HUMANS ARE RESURRECTED, RAPED, CHILDREN BLOOD DRAINED, LIVE ORGANS HARVESTED, WIPED AWAY MEMORY AND MIND-ALTERING DRUGS AND TECHNOLOGIES RENDERED, FOR EFFECTIVE HUMAN TRAFFICKING CHILDREN, AND FOR SEX WORKER AND ASSASSIN CREATIONS**
- ✓ **OTHER RESURRECTED FROM THE HOSPITAL CRIMINAL LABEL DEAD PREY ARE EXPERIMENTED ON TO DEATH, AS HUMAN SACRIFICE KILLINGS OR SENT ON SPACE SLAVERY ASSIGNMENTS**
- ✓ **STOP HUMAN TRAFFICKING STUDENTS YOU POISONED, AS PART OF YOUR NECROMANIAC SATANIC WEALTH PLAN**
- ✓ **STOP HIRING FOOD POISONERS THROUGH YOUR UNAUTHORIZED, NO AUTHORITY, CONFLICT OF INTEREST, NECROMANIAC CONCOCTION CALLED THE RCSD HUMAN CAPITAL OFFICE WITH EXTENSIVE UNAUTHORIZED POWER**
- ✓ **STOP CONTINUED PROGRAMMED HIRING OF INEXPERIENCED EDUCATORS TO CONTINUE YOUR MALFEASANCE IN OFFICE, HUMAN TRAFFICKING AND HUMAN SACRIFICE KILLINGS OF RCSD STUDENTS AND STAFF**

ARTICLE AFFIDAVIT REGIONAL KILLER ADAM URBANSKI POISONED THE RCSD CHILDREN AND THEN MIMICKED THE POISONING AS A JAMES BROWN AUTHOR. NO ONE IS LAUGHING!

POSTED AT:

https://archive.org/details/june-7-2024-2024-notarized-urbanski-food-poisoning-article-june-5-2024/mode/1up

OR

https://ia600405.us.archive.org/13/items/june-7-2024-2024-notarized-urbanski-food-poisoning-article-june-5-2024/JUNE%207%2C%202024%20%202024%20NOTARIZED%20URBANSKI%20FOOD%20POISONING%20ARTICLE%20JUNE%205%202024.pdf

OR

https://medium.com/@mirisni/24e1cf7eb3d1

OR

https://drive.google.com/file/d/1dRUqRLZWRHtIYIciBdAT8ge5UsI9p7/view?usp=sharing

https://archive.org/details/june-7-2024-2024-notarized-urbanski-food-poisoning-article-june-5-2024/FINAL%20JUNE%207%2C%202024%20%202024%20NOTARIZED%20URBANSKI%20FOOD%20POISONING%20ARTICLE/mode/1up

AND

https://archive.org/details/3-page-killer-urbanski-rcsd-student-poisoning-and-regional-killings-2-notarized-criminal-reports/mode/1up

KILLER ADAM URBNSKI HUMAN TRAFFICKER RECRUITMENT

https://themarketingmentors.com/about/

KILLER ADAM URBANSKI RCSD STUDENT POISONING FOR INDUCE HOSPITALIZATION, LABEL DEAD, WHILE ALIVE, HUMAN TRAFFICKING

https://www.roccitymag.com/news-opinion/rochester-city-school-district-cant-hire-cooks-enough-1290770

REFERENCES
NYSTRS ORGANIZED FRAUD AND AIDING AND ABETTING AFFINITY FEDERAL CREDIT UNION FRAUD

UNAUTHORIZED USE OF NYSTRS IN FINANCIAL MISCONDUCT AND VIOLATION OF 22 U.S.C. § 7102, SECTION (1)

https://docs.google.com/document/d/11GsbJCi_rA2F0bjw7mKOq6tz_Z8Si3Zq_XGqdIgEvQU/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vSYEpx0bW4RD27m-9TBH5cBn2wnSS_ZY0FUP_OmhMp4yrXHshru8ieeG5l8JKqL9Mh3plTlK-C_cCT7/pub

FEBRUARY 20, 2025 LETTER TO NYSTRS TO STOP DIRECT DEPOSIT PAYMENT TO AFFINITY FEDERAL CREDIT UNION DUE TO INDUCED FRAUD. SEE PAGE 32 AT:

https://docs.google.com/document/d/e/2PACX-1vTYLFbvkS3NsSPdzyYULNrJ7knd8HiY4S4lsKOLM49JoINzjBBJsaXEM5GKVKU7PDhaHRwSVnZdMnXY/pub

OR

https://docs.google.com/document/d/1VhIWI5k4LcD_8QFYHX7eHgAmYhoK3aAWamDvqE7ff04/edit?usp=sharing

FEBRUARY 20, 2025 NOTICE TO NY POLICE, ROCHESTER NY DA, AND NYS TEACHERS RETIREMENT SYSTEM MEMBERS, REGIONAL KILLER ADAM URBANSKI CRIMINAL INTERFERENCE WITH STATE AND FEDERAL BANKING LAWS FOR HIS CRIMINAL SENIILE, PLOTTED AND ONGOING THEFT OF MY MONEY, FROM THE NYSTRS. PLEASE SEE HIS CHANGE OF DIRECT DEPOSIT BANKING CRIMES INFLICTED IN THE NYSTRS VIA HIS STALKING, SCHEME TO DEFRAUD, AGGRAVATED TERRORIST ATTACKS, AND INTERFERENCE IN THE NYSTRS DIRECT DEPOSIT RECORDS AND FORMS.

POSTED AT:

https://docs.google.com/document/d/e/2PACX-1vTYLFbvkS3NsSPdzyYULNrJ7knd8HiY4S4lsKOLM49JoINzjBBJsaXEM5GKVKU7PDhaHRwSVnZdMnXY/pub

OR

https://docs.google.com/document/d/1VhIWI5k4LcD_8QFYHX7eHgAmYhoK3aAWamDvqE7ff04/edit?usp=sharing

FEBRUARY 28, 2025, NEW TERRORISM REPORT, PURSUANT TO 18 U.S.C. § 1512, TODAY'S REGIONAL KILLER AND HUMAN TRAFFICKER ADAM URBANSKI'S NEW YORK STATE TEACHERS RETIREMENT SYSTEM, (NYSTRS) BRIBED AGENTS, THEFT OF MY PENSION MONEY, AND PROGRAMMED RETARDATION OF THE EFTA LAWS, IN THE NYSTRS ELECTRONIC FUNDING DEPARTMENT, TO CONTINUE HIS ANTIQUATED SLAVERY TACTICS ROOTED IN THE CRIMINAL DISREGARD OF THE STOP PAYMENT EFTA LAWS, TO ENFORCE HIS CRIMINAL SENILE FINANCIAL SERVITUDE AND HUMAN TRAFFICKING PRECURSOR CRIMES. ALL CRIMES STEM FROM REGIONAL KILLER URBANSKI CRIMINAL USE OF AFFINITY FEDERAL CREDIT UNION AFCU FOR INDUCED FRAUD, MONEY LAUNDERING, UNAUTHORIZED TRANSACTIONS, AND IDENTITY THEFT NOTED IN THE EVIDENCE GIVEN TO THE GREENBURGH POLICE, IN POLICE REPORT CASE NUMBER 25-001585 . THE NYSTRS BRIBED AGENTS REFUSED TO STOP PAYMENT TO AFCU PURSUANT TO THE ELECTRONIC FUND TRANSFER LAW, AIDED AND ABETTED THE AFCU FRAUD, AND DELIBERATELY STOLE MY FEBRUARY 2025 PENSION PAYMENT. PLEASE READ AT 150 PERCENT FOR EASIER READING.

https://www.dropbox.com/s/yqml0px6blm7ko9/UPD%20FEB%2028%2C%202025%20NYSTRS%20UNAUTHORIZED%20USE%20OF%20NYSTRS%20IN%20FINANCIAL%20MISCONDUCT%20AND%20VIOLATION%20OF%2022%20U%20(1).pdf?st=vl9lzx5g&dl=0

OR

https://docs.google.com/document/d/11GsbJCi_rA2F0bjw7mKOq6tz_Z8Si3Zq_XGqdIgEvQU/edit?usp=sharing

OR

https://archive.org/details/upd-feb-28-2025-nystrs-unauthorized-use-of-nystrs-in-financial-misconduct-and-violation-of-22-u-1/mode/1up

OR

https://docs.google.com/document/d/e/2PACX-1vSYEpx0bW4RD27m-9TBH5cBn2wnSS_ZY0FUP_OmhMp4yrXHshru8ieeG5l8JKqL9Mh3plTlK-C_cCT7/pub

FEBRUARY 26, 2025 URGENT: REQUEST FOR IMMEDIATE ACTION ON FRAUDULENT AND CRIMINAL FINANCIAL ACTIVITIES, GREENBURGH POLICE REPORT CASE 25-001585 - UNLAWFUL FINANCIAL ACTIVITIES, HUMAN TRAFFICKER AND ROCHESTER TEACHERS ASSOCIATION UNION ACTOR ADAM URBANSKI REPEATED HUMAN TRAFFICKING PROGRAMMING AND CONCERNS

https://docs.google.com/document/d/1VhIWI5k4LcD_8QFYHX7eHgAmYhoK3aAWamDvqE7ff04/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vTYLFbvkS3NsSPdzyYULNrJ7knd8HiY4S4lsKOLM49JoINzjBBJsaXEM5GKVKU7PDhaHRwSVnZdMnXY/pub

FEBRUARY 20, 2025 NOTICE TO NY POLICE, ROCHESTER NY DA, AND NYS TEACHERS RETIREMENT SYSTEM MEMBERS, REGIONAL KILLER ADAM URBANSKI CRIMINAL INTERFERENCE WITH STATE AND FEDERAL BANKING LAWS FOR HIS CRIMINAL SENIILE, PLOTTED AND ONGOING THEFT OF MY MONEY, FROM THE NYSTRS. PLEASE SEE HIS CHANGE OF DIRECT DEPOSIT BANKING CRIMES INFLICTED IN THE NYSTRS VIA HIS STALKING, SCHEME TO DEFRAUD, AGGRAVATED TERRORIST ATTACKS, AND INTERFERENCE IN THE NYSTRS DIRECT DEPOSIT RECORDS AND FORMS. POSTED AT:

https://docs.google.com/document/d/e/2PACX-1vTYLFbvkS3NsSPdzyYULNrJ7knd8HiY4S4lsKOLM49JoINzjBBJsaXEM5GKVKU7PDhaHRwSVnZdMnXY/pub

OR

https://docs.google.com/document/d/1VhIWI5k4LcD_8QFYHX7eHgAmYhoK3aAWamDvqE7ff04/edit?usp=sharing

REGIONAL KILLER AND HUMAN TRAFFICKER ADAM URBANSKI CRIMINAL USE OF BUDGET AVIS GROUP AND CAPITAL ONE FOR DISTRACTOR CRIMES, FROM SUING HIM, USING REPEATED VIOLATIONS OF THE TRAFFICKING VICTIMS PROTECTION ACT UNDER 22 USC 7102, VIA REPEATED VIOLATIONS OF THE FAIR CREDIT BILLING ACT, NEGLIGENCE IN FRAUD PREVENTION UNDER TILA SECTION 15 U.S.C. § 1643 AND A BREACH OF CAPITAL ONE'S DUTY TO PROTECT CONSUMERS' MONEY UNDER THE NYS DECEPTIVE PRACTICES ACT, ADVERTISED AS ROBUST FRAUD PROTECTION SERVICES. THEY HAVE LAWLESSLY BILLED A CLOSED CREDIT CARD NUMBER AND TRANSFERRED THE FRAUD CHARGES TO A NEW CREDIT CARD NUMBER WITHOUT AUTHORIZATION OR PROPER NOTIFICATION. THEY HAVE VIOLATED: (FDCPA) (15 U.S.C. § 1692):FAIR CREDIT BILLING ACT (15 U.S.C. § 1666), TILA (§1643) AND EFTA (§1693). NOTICE OF CEASE AND DESIST INDUCE FRAUD AND NOTICE OF FCBA DISPUTE, AND ATTEMPT TO EXHAUST ADMINISTRATIVE REMEDIES, POSTED AT:

https://docs.google.com/document/d/1lLrapc6UEH7Des51zHOFAh_yMCMJuW4iL6ScM21_oNU/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vSz38eZb4JF2WHGZYqHRJzJ_noSxAaLg5qGbWGtG5SsgA2leHRlSNh985YlJXhNwRpo_9_y_p-YyL2N/pub

OTHER REGIONAL KILLER ADAM URBANSKI INCOME LYNCHING OF PETITIONER CRIMES, ROCHESTER CITY SCHOOL DISTRICT HUMAN TRAFFICKING, RCSD STUDENT POISONING FOR INDUCE HOSPITALIZATION, PREPAID HOSPITAL LABEL DEAD, WHILE ALIVE, FOR HUMAN TRAFFICKING, HIS HUMAN TRAFFICKING RECRUITMENT CRIMES, RCSD UNATHORIZED HUMAN CAPITAL HUMAN TRAFFICKING OFFICE, ROCHESTER CITY SCHOOL DISTRICT ATTEMPTED MURDERS, HIS REGIONAL KILLINGS, HIS EUGENIC ASSASSINATION PROGRAMMINGS, JUDICIAL EXTERMINATION AND USURPATION PROGRAMS AND HIS NYS SATANIC KILLING CULT.

COMPREHENSIVE LINKS REGIONAL KILLER ADAM URBANSKI ATTEMPTED HUMAN TRAFFICKING, MURDER, STALKING, AND INCOME LYNCHING FOR OVER 30 YEARS , NO PENALTIES YET!

MARCH 2025 REGIONAL KILLER ADAM URBANSKI FINANCIAL ASSAULTS FOR HIS HUMAN TRAFFICKING PRECURSOR CRIMES FOR THE CREATION OF HUMAN TRAFFICKING, SATANIC RITUAL ABUSE AND HUMAN SACRIFICE KILLING PREY. PLEASE SEE THE BELOW ATTEMPTED MURDER LINKS , THE FIRS LINKS ARE LINKS TO THIS PAGE

https://docs.google.com/document/d/1mFAz7Pd4VHPdcOsA3u8IP4AcH_D3e_TAB3mI9cU0qCU/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vT-uA_bSiNORfz8MT-7W507kBsGnc8j96TiKAYaj18hB1ZktO7eWf1JN56SQ2dKwnhgG49q35pa4zHw/pub

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APRIL 20, 2025 UPDATED VERIFIED CRIMINAL COMPLAINT REFERRAL REGARDING ECMC, NELNET, AND FOREIGN AGENT, JUDICIAL WEAPONIZER, AND JUDICIAL HIJACKER, JUDGE ACTOR, ALISON NATHAN EGREGIOUS JUDICIAL CONSPIRACIES AGAINST RIGHTS 18 USC 241 AND 242, POSTED AT:

https://archive.org/details/submit-april-18-2025-finale-ecmc-and-nelnet-final-notice-of-refund-entitlment-7

OR

https://dn721509.ca.archive.org/0/items/submit-april-18-2025-finale-ecmc-and-nelnet-final-notice-of-refund-entitlment-7/SUBMIT%20APRIL%2018%2C%202025%20FINALE%20ECMC%20AND%20NELNET%20FINAL%20NOTICE%20OF%20REFUND%20ENTITLMENT%20%20%287%29.pdf

OR

https://docs.google.com/document/d/1WkMhu20UGxiuUo7Y7hyxtVxQSnJ3W-ioi1xoejG8MFc/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vTBXsjVekGmgWdo-URLJ74K1EEqDq2sYpYzcpfAHLcvQ8GYeHhFa_9tXdZk7eZuVl3bzzpxsB5FisST/pub

OR

https://www.dropbox.com/scl/fi/vzrv3uuw4td05tjegn3yu/SUBMIT-APRIL-18-2025-FINALE-ECMC-AND-NELNET-FINAL-NOTICE-OF-REFUND-ENTITLMENT-7.pdf?rlkey=120025fls7alxl4699dmr0eww&st=shoudibg&dl=0

APRIL 20, 2025 CRIMINAL COMPLAINT REFERRAL FOR NEW YORK STATE TEACHERS RETIREMENT SYSTEM, (NYSTRS) AND AFFINITY FEDERAL CREDIT UNION (AFCU) AGENTS, THEFT AND EMBEZZLEMENT OF FEDERALLY PROTECTED PENSION FUNDS

https://docs.google.com/document/d/1HpdhFj0sb37a7GJfYcbY8dHSzHo1nWSADyA2wyeapL8/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vTAowRX7iDC5kujV5xsiDwsKbrrRIOsRPTLMMdDOS0AfjKThLg8433aGeWTaow7pjVguqbGi0YBj_gT/pu

APRIL 2025 LETTER TO TULSI GABBARD NATIONAL INTELLIGENCE, APPEAL TO STOP JUDICIAL CORRUPTION THAT EFFECTUATES NATIONAL SECURITY THREATS

https://drive.google.com/file/d/1G_e9h-0IGqmocKSOtibCn7H6-EBSFcU1/view?usp=sharing

OR

https://docs.google.com/document/d/18q7VUxL4iYfCTnYWQtsvWh_IRD1jTZ8YWK7Jnhl4Tzs/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vTn45iqic-K-RbEJ8AbSir0IyiWwxHwJKQwiWqdsZomJuhG0adEo-86tIOI8dw4AHj0dZxdAC1UUbIn/pub

APRIL 18 2025 LETTER TO THE HONORABLE CHIEF JUDGE DEBRA ANN LIVINGSTON

https://drive.google.com/file/d/1S4O2dE1sBkTDKtWD3Sb_qlFfCkuaSn1J/view?usp=sharing

OR

https://docs.google.com/document/d/1_9nr-HkmbHLhWFTY9cOgWLHLNQE510YLdrz-pKu_qXM/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vRLEoh4o5i8TXXqyQ5ReTLvFb9VyRvAhTYfzrhWPY7gC6iidGSvvyHANRVW7HUfORsoscOqBD_1HKep/pub

APRIL 18, 2025 LETTER TO HONORABLE CHIEF JUDGE LAURA TAYLOR SWAIN

https://drive.google.com/file/d/1EReRq_EpC8T_Pq_jyr-QpR-DWtIDpY02/view?usp=sharing

OR

https://docs.google.com/document/d/1naszyEhpGjr7bncQ1fywYC1yBVJ9sjzilE0aCDwnfoY/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vS5mRpxIp9gDQtn9-WIc4D9Btwq95eA6_nQ4vJer3M_TOt1fs9VX9RnAczmS81xY6Pn8voC_F69l2wX/pub

MARCH 22, 2025 NOTICE OF BUDGET AVIS GROUP AND CAPITAL ONE BANK CONSPIRACY TO MURDER
FACILITATION CRIMES FOR REGIONAL KILLER ADAM URBANSKI WHISTLEBLOWER ASSAULTS AND ATTEMPTED SILENCING OF THE REPEATED DEADLY CRIMES HE INFLICTED ON MIRIAM SNYDER AND MANY OTHERS

https://drive.google.com/file/d/1RM6G2-YQD5NomQHWTpbghtBkAiD4xyvs/view?usp=sharing

OR

https://docs.google.com/document/d/1IRxPgpqrxEyPqv1o0qwirURUq3UkZoAvjUSbIwFDgYI/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vT0ml5w26EXEiKTZ79Yir4DCfOAtIFLC2PqpuzuMMi6t_D9Q8FDQLP-UuArDf5M3wOgaE5SnRRHqt9k/pub

MARCH 21, 2025 NOTICE OF HUMAN TRAFFICKER ADAM URBANSKI REPEATED ORGANIZED FRAUD AND BANK DEREGULATION INFLICTIONS IN NEW M&T BANK ACCOUNT, LAST 4 NUMBERS, 1170. THIS ACCOUNT HAS NO DEBIT CARD AND NO FUNDING YET. HOWEVER, THE ACCOUNT HAS BEEN INFLICTED WITH UNWARRANTED INDUCED BANK FRAUD DISGUISED AS M&T BANK ALGORITHMS, INTERFERING AND STOPPING A ZELLE SETUP.

https://drive.google.com/file/d/1iT02Vqh5uqPGHA__WAiS-K8oW6EFr-Uj/view?usp=sharing

OR

https://docs.google.com/document/d/1nZ0njQ-ls96RuKYq_DNC5NH5SUOyIeEKlaHiq41CcaI/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vQ8M4BIjGAtxD0NH3goBW4uum-nKdi8eGz78c5ZlWNXT9K5ZWhbQiCawBm9okbSD37TWOwl--gpVpUQ/pub

PLEASE SEE THE BELOW LINKS SHOWING NYSTRS AGENTS CRIMINAL DISREGARD OF MIRIAM SNYDER'S PLEAS TO EXHAUST ADMINISTRATIVE REMEDIES AND STOP THE PENSION THEFT OF MONEY, DENIED BENEFICIARY BENEFITS, RECKLESS AND UNWARRANTED, REPEATED HARASSMENT AND REPEATED DENIED EQUAL PROTECTION OF THE LAW

FEBRUARY 28, 2025, NEW TERRORISM REPORT, PURSUANT TO 18 U.S.C. § 1512, TODAY'S REGIONAL KILLER AND HUMAN TRAFFICKER ADAM URBANSKI'S NEW YORK STATE TEACHERS RETIREMENT SYSTEM, (NYSTRS) BRIBED AGENTS, THEFT OF MY PENSION MONEY, AND PROGRAMMED RETARDATION OF THE EFTA LAWS, IN THE NYSTRS ELECTRONIC FUNDING DEPARTMENT, TO CONTINUE HIS ANTIQUATED SLAVERY TACTICS ROOTED IN THE CRIMINAL DISREGARD OF THE STOP PAYMENT EFTA LAWS, TO ENFORCE HIS CRIMINAL SENILE FINANCIAL SERVITUDE AND HUMAN TRAFFICKING PRECURSOR CRIMES. ALL CRIMES STEM FROM REGIONAL KILLER URBANSKI CRIMINAL USE OF AFFINITY FEDERAL CREDIT UNION AFCU FOR INDUCED FRAUD, MONEY LAUNDERING, UNAUTHORIZED TRANSACTIONS, AND IDENTITY THEFT NOTED IN THE EVIDENCE GIVEN TO THE GREENBURGH POLICE, IN POLICE REPORT CASE NUMBER 25-001585 . THE NYSTRS BRIBED AGENTS REFUSED TO STOP PAYMENT TO AFCU PURSUANT TO THE ELECTRONIC FUND TRANSFER LAW, AIDED AND ABETTED THE AFCU FRAUD, AND DELIBERATELY STOLE MY FEBRUARY 2025 PENSION PAYMENT. PLEASE READ AT 150 PERCENT FOR EASIER READING.

https://www.dropbox.com/s/yqml0px6blm7ko9/UPD%20FEB%2028%2C%202025%20NYSTRS%20UNAUTHORIZED%20USE%20OF%20NYSTRS%20IN%20FINANCIAL%20MISCONDUCT%20AND%20VIOLATION%20OF%2022%20U%20(1).pdf?st=vl9lzx5g&dl=0

OR

https://docs.google.com/document/d/11GsbJCi_rA2F0bjw7mKOq6tz_Z8Si3Zq_XGqdIgEvQU/edit?usp=sharing

OR

https://archive.org/details/upd-feb-28-2025-nystrs-unauthorized-use-of-nystrs-in-financial-misconduct-and-violation-of-22-u-1/mode/1up

OR

https://docs.google.com/document/d/e/2PACX-1vSYEpx0bW4RD27m-9TBH5cBn2wnSS_ZY0FUP_OmhMp4yrXHshru8ieeG5l8JKqL9Mh3plTlK-C_cCT7/pub

FEBRUARY 26, 2025 URGENT: REQUEST FOR IMMEDIATE ACTION ON FRAUDULENT AND CRIMINAL FINANCIAL ACTIVITIES, GREENBURGH POLICE REPORT CASE 25-001585 - UNLAWFUL FINANCIAL ACTIVITIES, HUMAN TRAFFICKER AND ROCHESTER TEACHERS ASSOCIATION UNION ACTOR ADAM URBANSKI REPEATED HUMAN TRAFFICKING PROGRAMMING AND CONCERNS

https://docs.google.com/document/d/1VhIWI5k4LcD_8QFYHX7eHgAmYhoK3aAWamDvqE7ff04/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vTYLFbvkS3NsSPdzyYULNrJ7knd8HiY4S4lsKOLM49JoINzjBBJsaXEM5GKVKU7PDhaHRwSVnZdMnXY/pub

FEBRUARY 20, 2025 NOTICE TO NY POLICE, ROCHESTER NY DA, AND NYS TEACHERS RETIREMENT SYSTEM MEMBERS, REGIONAL KILLER ADAM URBANSKI CRIMINAL INTERFERENCE WITH STATE AND FEDERAL BANKING LAWS FOR HIS CRIMINAL SENIILE, PLOTTED AND ONGOING THEFT OF MY MONEY, FROM THE NYSTRS. PLEASE SEE HIS CHANGE OF DIRECT DEPOSIT BANKING CRIMES INFLICTED IN THE NYSTRS VIA HIS STALKING, SCHEME TO DEFRAUD, AGGRAVATED TERRORIST ATTACKS, AND INTERFERENCE IN THE NYSTRS DIRECT DEPOSIT RECORDS AND FORMS. POSTED AT:

https://docs.google.com/document/d/e/2PACX-1vTYLFbvkS3NsSPdzyYULNrJ7knd8HiY4S4lsKOLM49JoINzjBBJsaXEM5GKVKU7PDhaHRwSVnZdMnXY/pub

OR

https://docs.google.com/document/d/1VhIWI5k4LcD_8QFYHX7eHgAmYhoK3aAWamDvqE7ff04/edit?usp=sharing

REGIONAL KILLER AND HUMAN TRAFFICKER ADAM URBANSKI CRIMINAL USE OF BUDGET AVIS GROUP AND CAPITAL ONE FOR DISTRACTOR CRIMES, FROM SUING HIM, USING REPEATED VIOLATIONS OF THE TRAFFICKING VICTIMS PROTECTION ACT UNDER 22 USC 7102, VIA REPEATED VIOLATIONS OF THE FAIR CREDIT BILLING ACT, NEGLIGENCE IN FRAUD PREVENTION UNDER TILA SECTION 15 U.S.C. § 1643 AND A BREACH OF CAPITAL ONE'S DUTY TO PROTECT CONSUMERS' MONEY UNDER THE NYS DECEPTIVE PRACTICES ACT, ADVERTISED AS ROBUST FRAUD PROTECTION SERVICES. THEY HAVE LAWLESSLY BILLED A CLOSED CREDIT CARD NUMBER AND TRANSFERRED THE FRAUD CHARGES TO A NEW CREDIT CARD NUMBER WITHOUT AUTHORIZATION OR PROPER NOTIFICATION. THEY HAVE VIOLATED: (FDCPA) (15 U.S.C. § 1692):FAIR CREDIT BILLING ACT (15 U.S.C. § 1666), TILA (§1643) AND EFTA (§1693). NOTICE OF CEASE AND DESIST INDUCE FRAUD AND NOTICE OF FCBA DISPUTE, AND ATTEMPT TO EXHAUST ADMINISTRATIVE REMEDIES, POSTED AT:

https://docs.google.com/document/d/1lLrapc6UEH7Des51zHOFAh_yMCMJuW4iL6ScM21_oNU/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vSz38eZb4JF2WHGZYqHRJzJ_noSxAaLg5qGbWGtG5SsgA2leHRlSNh985YlJXhNwRpo_9_v_p-YvL2N/pub

MARCH 2, 2024 REGIONAL KILLER ADAM URBANSKI REPEATED UNAUTHORIZED AND INDUCE FRAUD BASED $186.00 CAPITAL ONE QUICKSILVER CREDIT CARD ENDING IN 4211 THEFT OF MONEY, ATTACHED BUDGET RENTAL CAR FRAUDULENT GAS BILLING FOR AN AMOUNT THAT CAN NOT FIT IN THE CAR'S GAS TANK. NOTICE OF REGIONAL KILLER ADAM URBANSKI CRIMINAL SENILE ADDITIONAL FINANCIAL SERVITUDE CRIMES. NOTICE OF DISPUTE, DEMAND FOR VALIDATION, AND DEMAND FOR URBANSKI CEASE AND DESIST HARASSMENT AND FINANCIAL SERVITUDE HUMAN TRAFFICKING PRECURSOR CRIMES

https://docs.google.com/document/d/1PrL8u-NSvUWtDE7wzs7p6KOvGLq_42RpYNG0LY42UuI/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vRle2pgkoGh1-Et2-VEf_AlRyWH3d-vgGCrD4BBGc0KXKMj_uMisdzhixRN6RHkWnHXyQvJg3eDgGLA/pub

UNAUTHORIZED USE OF NYSTRS IN FINANCIAL MISCONDUCT AND VIOLATION OF 22 U.S.C. § 7102, SECTION (1)

https://docs.google.com/document/d/11GsbJCi_rA2F0bjw7mKOq6tz_Z8Si3Zq_XGqdIgEvQU/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vSYEpx0bW4RD27m-9TBH5cBn2wnSS_ZY0FUP_OmhMp4yrXHshru8ieeG5l8JKqL9Mh3plTlK-C_cCT7/pub

February 20, 2025 letter to NYSTRS to stop direct deposit payment to Affinity Federal Credit Union due to induced fraud. See page 32 at:

https://docs.google.com/document/d/e/2PACX-1vTYLFbvkS3NsSPdzyYULNrJ7knd8HiY4S4lsKOLM49JoINzjBBJsaXEM5GKVKU7PDhaHRwSVnZdMnXY/pub

OR

https://docs.google.com/document/d/1VhIWI5k4LcD_8QFYHX7eHgAmYhoK3aAWamDvqE7ff04/edit?usp=sharing

REGIONAL KILLER AND HUMAN TRAFFICKER ADAM URBANSKI REPEATED SPELL CASTING INDUCE FRAUD AND CRIMINAL USE OF AFFINITY FEDERAL CREDIT UNION (AFCU) AND PAYPAL FOR HIS DEADLY AND UNREGULATED FINANCIAL ASSASSINATION STALKING VIA INCOME LYNCHING AND ORGANIZED FRAUD IDENTITY THEFT IN MIRIAM SNYDER'S, OVER 5 YEARS, GOOD STANDING PAYPAL AND AFCU CHECKING ACCOUNTS, FOR ADDITIONAL AFCU THEFT OF PENSION MONEY AND FOR HIS HUMAN TRAFFICKING PRECURSOR FINANCIAL ASSASSINATION CRIMES FOR EASY HUMAN TRAFFICKING PREY CREATION. PLEASE SEE HIS

FINANCIAL SERVITUDE CRIMES VIA THE THEFT OF AND UNAUTHORIZED CREATION OF A $700.00 OVERDRAFT TO MAKE AN UNAUTHORIZED PAYMENT ON A CLOSED PAYPAL CREDIT CARD ACCOUNT. THE WITHDRAWAL OF AND THE UNAUTHORIZED OVERDRAFT CREATION VIOLATES EFTA SECTION 907(A) REGARDING UNAUTHORIZED ELECTRONIC FUND TRANSFERS.

ADDITIONALLY, THE IMPROPER HANDLING OF THE CLOSED CREDIT CARD ACCOUNT AND FAILURE TO RESOLVE DISPUTES RELATED TO BILLING ERRORS, VIOLATES TILA SECTION 1666.

ATTACHED AFCU INDUCED FRAUD AND IDENTITY THEFT CRIMES VIA A SPELL CASTING DEFECTIVE PAYROLL PENSION TITLE CURSE CREATING A $797.00 OVERDRAFT IN MY OVER 5 YEAR, NEVER HAD OVERDRAFT, GOOD STANDING CHECKING ACCOUNT. HUMAN TRAFFICKER ADAM URBANSKI, ADDITIONALLY, USED A PAYPAL GHOST TO CRIMINALLY TRANSFER A $700.00 UNAUTHORIZED OVERDRAFT FROM MY AFCU CHECKING ACCOUNT TO PAYPAL WITH AN ENDING BALANCE OF $15,44 , UNDER A WITCHCRAFT PHENOMENON. AFTER CREATING THE AFCU UNAUTHORIZED OVERDRAFT, IT WAS LAWLESSLY PLACED IN , PAYPAL AND THE $700.00 WAS MISSING FROM THE PAYPAL BALANCE. THEREAFTER, THE AFCU UNAUTHORIZED OVERDATED $700.00 WAS CRIMINALLY PLACED IN A PAYPAL CREDIT RESCINDED/CLOSED ACCOUNT, AS WITCHCRAFT, CRIMINALLY ATTEMPTING TO USURP POWER OVER MY NOTICE OF RESCISSION SENT TO PAYPAL CREDIT SYNCHRONY BANK, EFFECTIVE JANUARY 7. 2025, DUE TO REGIONAL KILLER AND PAYPAL CREDIT UNWARRANTED AND MALICIOUS INDUCED FRAUD., POSTED AT:

https://docs.google.com/document/d/1WCKk-EHHpXWT-sjYo16exzGRSfZT4_A9EMV13I5DV1s/edit?usp=sharing

OR

https://www.dropbox.com/scl/fi/99ofcawrw68tc0yu6ucy1/FINALEE-NOTARIZED-AFFINITY-FEDERAL-CREDIT-UNION-AND-PAYPAL.pdf?rlkey=y3co2b5m4vygual44hvjmj6sf&st=fdpf49sq&dl=0

OR

https://docs.google.com/document/d/1WCKk-EHHpXWT-sjYo16exzGRSfZT4_A9EMV13I5DV1s/edit?usp=sharing

FEBRUARY 18, 2024

REGIONAL KILLER ADAM URBANSKI CRIMINAL SENILE STALKING AND HUMAN TRAFFICKING BANKING AND CREDIT ASSASSINATION PROGRAMS FOR HIS HUMAN TRAFFICKING PRECURSOR CRIMES FOR CREATING HUMAN TRAFFICKING PREY NOTICE OF NEW BANK DEREGULATION ORGANIZED FRAUD ENFORCEMENT BY REGIONAL KILLER ADAM URBANSKI AND AFFINITY FEDERAL CREDIT UNION, AFCU NEW ACCOUNT THEFT OF MONEY, INDUCED FRAUD FOR ACCOUNT SABOTAGE, FINANCIAL SERVITUDE, UNAUTHORIZED USE OF MONEY IN AFCU ACCOUNT TO CLOSE THE ACCOUNT AND TRANSFER MONEY TO A CLOSED CREDIT CARD ACCOUNT AND AFCU FAILURE TO DISCLOSE ACCOUNTS ONLINE WHEN ONLINE VIEWING OR BANKING WAS PART OF THE AGREEMENT, VIOLATION OF SECTION 103 OF THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT (E-SIGN ACT), AS INCORPORATED INTO REGULATION Z UNDER TILA, PARTICULARLY 12 CFR § 1026.5(A) AND § 1026.7(B).

THIRD NOTICE TO AFCU

OF AFCU INDUCED FRAUD RESCISSION/CANCELLATION OF MY OVER 5 YEARS EARNED GOOD STANDING , 3 ACCOUNTS.

https://docs.google.com/document/d/e/2PACX-1vQK6jXFxO4SElKAVzl77jfspk7SkT7j-GBHdxbkkzjYbr5iCoNh0cuOmA-lH2e4Kx3AzZZXK0b1UpWz/pub

OR

https://docs.google.com/document/d/1kzAoCvkGvOK7avLlNxoYMQqHPJw

NOTICE OF REPEATED INDUCED FRAUD, ERRONEOUS BILLING, AND UNAUTHORIZED TRANSACTIONS, FEBRUARY 16, 2025 BY STALKER, HUMAN TRAFFICKER AND REGIONAL KILLER ADAM URBANSKI INDUCED ATTACHED FRAUD/WITCHCRAFT/FINANCIAL SERVITUDE IN MY PAYPAL, AMAZON, AND AFFINITY FEDERAL CREDIT UNION ACCOUNTS.

https://docs.google.com/document/d/e/2PACX-1vS2T7wk9Re0R4CGQcZSo2i9EFA65n7bJxrCdqnqDmS2JauEzQ3qJLQKpwZ2GzFnRvkWOPW9T0JpBHHz/pub

OR

https://docs.google.com/document/d/1rVB1OgZQzhdHIVrJ43-m1ZSORbcDB5GdakckzUE8d9k/edit?usp=sharing

FEBRUARY 16, 2025 STALKER, HUMAN TRAFFICKER AND REGIONAL KILLER ADAM URBANSKI INDUCED ATTACHED FRAUD/WITCHCRAFT/FINANCIAL SERVITUDE IN MY PAYPAL, AMAZON, AND AFFINITY FEDERAL CREDIT UNION ACCOUNTS.

https://docs.google.com/document/d/e/2PACX-1vS2T7wk9Re0R4CGQcZSo2i9EFA65n7bJxrCdqnqDmS2JauEzQ3qJLQKpwZ2GzFnRvkWOPW9T0JpBHHz/pub

OR

https://docs.google.com/document/d/1rVB1OgZQzhdHIVrJ43-m1ZSORbcDB5GdakckzUE8d9k/edit?usp=sharing

FEBRUARY 16, 2025 STALKER, HUMAN TRAFFICKER AND REGIONAL KILLER ADAM URBANSKI INDUCED ATTACHED FRAUD/WITCHCRAFT/FINANCIAL SERVITUDE IN MY PAYPAL, AMAZON, AND AFFINITY FEDERAL CREDIT UNION ACCOUNTS.

https://docs.google.com/document/d/e/2PACX-1vS2T7wk9Re0R4CGQcZSo2i9EFA65n7bJxrCdqnqDmS2JauEzQ3qJLQKpwZ2GzFnRvkWOPW9T0JpBHHz/pub

OR

https://docs.google.com/document/d/1rVB1OgZQzhdHIVrJ43-m1ZSORbcDB5GdakckzUE8d9k/edit?usp=sharing

FEBRUARY 11, 2025 AFFINITY FEDERAL CREDIT UNION THEFT OF MY PENSION MONEY, ABUSE OF PROCESS, DOMESTIC TERRORISM, REPEATED SCHEMES TO DEFRAUD, BACKDATED THEFT OF PENSION AND BILLMONEY AND COMPUTER HACKING TO DELAY DISPUTE AND DEMAND FOR VALIDATION REPEATED ELECTRONIC TRANSFER FUND VIOLATIONS OF LAW, FRAUDULENT BILLING, UNAUTHORIZED TRANSACTIONS, INCLUDING CONSTITUTED ERRORS UNDER 15 U.S.C. § 1693F AND 12 CFR § 1005.11 (REGULATION E), VIOLATIONS OF 15 U.S.C. § 1693G AND 12 CFR § 1005.6

https://docs.google.com/document/d/1VY1JUdAnKBCu_jW6qXpLInSrT_8XgM9dYSJvoyZJXaE/edit?usp=sharing

or

https://docs.google.com/document/d/e/2PFEBRUARY 3, 2025 AFFINITY FEDERAL CREDIT UNION PENSION MONEY THEFTACX-1vTErlFfEQqB_DcXCKpptHx4iNceHTGgibw_GBhdhz2uDvRIxtLXzqYfsnoTIMTYq6CH3rWYIvhM6Jpg/pub

ADAM URBANSKI CRIMINAL USE OF A MONEY HUNGRY BOOK PUBLISHING FRAUD COMPANY WHO STOLE $200.00 FROM ME WHILE SABOTAGING MY BOOK COVER FORMAL DEMAND FOR IMMEDIATE REFUND DUE TO SABOTAGED BOOK COVER, FRAUDULENT PRACTICES, HARASSMENT AND CRIMINAL VIOLATIONS OF

https://docs.google.com/document/d/e/2PACX-1vQgByT7HBsIb3DrxZvpc7FxtZocYn8tYqDJoBBkF-jSlEqCIwYS5jwIz7zPTBLxSmwvwnAQ64hGcp9N/pub

OR

https://docs.google.com/document/d/1UAFGpTZ2ZqdhhYY-itPMyP_ynchGOo3BqlG2H5U6Geg/edit?usp=sharing

CASH APP AND AMPS BOOK PUBLISHING COMPANY SCAMMING AND SCHEME TO DEFRAUD

https://docs.google.com/document/d/1MOqpMmOz9fTxsH0s0mKw5iRvE1tZnHTH7JyMhaelWG4/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vSt_NKKfmvqh70-thIsRG9eLIAG3d-ygAOKa6ahiwfe0Ps9n69B1Zod0DXkxuJOW3TpM8PITAqF3zeG/pub

LETTER TO PELHAM 24 HOUR FITNESS MANAGER GREGORY, PLEASE CORRECT GYM RECORDS AND REMOVE HEALTH INSURANCE AND CANCELLATION FRAUD

https://docs.google.com/document/d/e/2PACX-1vR1_Yk3qC9Fiz4xuzSfXaFBNr09cvOLq8kL01c7gWHkxt3FxqmypFHhIwlY7apPCwP7qs69aBy3Omgj/pub

AND

https://docs.google.com/document/d/e/2PACX-1vR1_Yk3qC9Fiz4xuzSfXaFBNr09cvOLq8kL01c7gWHkxt3FxqmypFHhIwlY7apPCwP7qs69aBy3Omgj/pub

AFFIDAVIT IN SUPPORT OF GREENBURGH POLICE OFFICER LUCIANO REPORT REGARDING ACTOR AMADOU ATTEMPTED ASSAULT, UNWARRANTED THREATS, AND VIOLATIONS OF THE NEW YORK HEALTH CLUB SERVICES ACT, IN SCARSDALE, NY 24 HOUR FITNESS GYM

POSTED AT:

https://www.dropbox.com/scl/fi/jyqqczg7u24gtrkyw9wjg/ACTOR-AMADOU-JOHNSON-THREATS-GREENBURG-POLICE-DEPARTMENT-POLICEREPORT-AFFIDAVIT.pdf?rlkey=obz72hbbutk5lwd7u7043412c&st=sqa8uapo&dl=0

OR

https://docs.google.com/document/d/1Y8NFSrI0Gm_OORdfUXTF5OcNpV0HTARknl2exppUeMO/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vRYQhn7kHixv6j9UiPVeCELi7FfqSR_THGVe8x1T6Q44JurxHARc4pLEfcrZRH_HZhXnGT8TV01U-OR/pub

OR

https://drive.google.com/file/d/1tzTrC1soqmCSNalvNaLj2tvrPtAR8RAy/view?usp=sharing

JANUARY 2025 ECMC CLAIM FOR REFUND AND NEED FOR NELNET TPD DATE TO BE CORRECTED AND CONSISTENT WITH THE PHYSICIAN'S TPD DETERMINATION DATE AND THE SS ENTITLEMENT TPD DATE

https://docs.google.com/document/d/1VAslRkQvsRL1JgD9kT943GBVV53nX7gKS3egZTQEg-0/edit?usp=sharing

OR

https://www.dropbox.com/scl/fi/15j86vop4102jxjrapxql/ECMC-AND-NELNET-JANUARY-23-2025.pdf?rlkey=y4xvabakjyqg9tvosq3puk6og&st=cpnznae6&dl=0

OR

https://docs.google.com/document/d/e/2PACX-1vTdzSM9CCMYREr9719gWWy0ORxdkLwWELNSjglJJcoiMJUiPThcFsa82qW33GTFaPBjvYZyPiuq2b3l/pub

JANUARY 2025 ECMC CRIMINAL USE OF DELUSIONS OF LAW FOR INCOME LYNCHING AND ASSASSNATION PROGRAMMING. SEE SOME JUDICIAL IMPERSONATION PAPERS, A JUDGMENT STATEMENT WITH NO JUDGMENT AND NO REAL COURT PAPERS, ECMC USED SUCH AND STOLE OVER $30,000.00 DOLLARS FROM ME AND REFUSED TO PAY BACK DESPITE EVIDENCE OF THEIR THEFT.

CRIMINAL REPORT WITH ALL ECMC FRAUDULENT ABUSE OF PROCESS COURT DOCUMENTS INCLUDING NYS CHIEF JUDGE LAWSUIT AGAINST PROCESS SERVER LAW FIRM PAGES 41-42 , STATEMENT OF JUDGMENT FRAUD PAGES 30-39, NO PERSONAL KNOWLEDGE DEFECTIVE AFFIDAVIT W ATTORNEY IMPERSONATION PAGE 34, PAGE 40 FORGED PROMISSORY NOTE PAGE 40,

https://drive.google.com/file/d/0B4GxpI4lqlisQVpKLTgwTGFnWDg/view?usp=sharing&resourcekey=0-5DJXcw43WQ2oX7X4dOyVz

https://docs.google.com/document/d/1E5xT4OTF5dDwodkX2hqxLYgzXGjYb2vuhng9tt2OOa0/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vT8KNNG8MeJRRp8tv6eqBkdiIbDYVj163UXv_Bnd5O-MuGUzHxSuEKrKNEzWd36XJCcs-qLuuILBKU/pub

OR

https://drive.google.com/file/d/139KTMkJ6wCo8HjsKmj0ru8uFUF1fwBbK/view?usp=sharing

OR

https://www.dropbox.com/scl/fi/oet1esy43zg1ao5me14lj/FINALEE-ECMC-JANUARY-10-2025-1.pdf?rlkey=y3pz0oetn04eux978bd0lkoo5&st=bll67jut&dl=0

CRIMINAL REPORT WITH ALL ECMC FRAUDULENT AND ABUSE OF PROCESS COURT DOCUMENTS INCLUDING NYS CHIEF JUDGE LAWSUIT AGAINST PROCESS SERVER LAW FIRM PAGES 41-42 , STATEMENT OF JUDGMENT FRAUD PAGES 30-39, NO PERSONAL KNOWLEDGE DEFECTIVE AFFIDAVIT W ATTORNEY IMPERSONATION PAGE 34, PAGE 40 FORGED PROMISSORY NOTE PAGE 40,
https://drive.google.com/file/d/0B4GxpI4lqlisQVpKLTgwTGFnWDg/view?usp=sharing&resourcekey=0-5DJXcw43WQ2oX7X4dOyVz

INCOME LYNCHED MONEY FOR INDUCED POVERTY FOR CRIMINAL SENILE NECROMANCY, HUMAN TRAFFICKING, AND HUMAN SACRIFICE PROGRAMMING FOR SATANIST TO MEET THEIR SATANIC KILLING CONTRACT FOR DELUSIONS OF WEALTH AND POWER.

ECMC LAWSUIT
https://drive.google.com/file/d/1F3MxMuxH08v_AfJ1wwT-S23R4kZZfvat/view?usp=sharing

JUDGE NATHAN CRIMINAL USE OF THE FEDERAL BENCH FOR ECMC CASE SABOTAGE, CORRUPTION AND MALFEASANCE, SHE ORDERED MY SINGLE SIDED COMPLAINT, TO BE COPIED DOUBLE SIDED, TO CREATE A DEFECTIVE COMPLAINT, WHILE PLAINTIFF HAD NOTHING TO DO WITH THE DEFECT. THE CORRUPTION WAS NEVER ENDING, BUT GOD!
https://drive.google.com/file/d/1JNbpY86XHNdnC3f3TV-1N5nzM9aeTwzs/view?usp=sharing

DECEMBER 28, 2024 REGIONAL KILLER ADAM URBANSKI FIRST NATIONAL BANK OF OMAHA FINANCIAL CRIMES VIA EARNED GOOD CREDIT SEIZURES AND CREDIT ASSASSINATION PROGRAMMING AS PRECURSOR CRIMES FOR HIS PATTERNED HUMAN TRAFFICKING CRIMES AND KILLINGS
POSTED AT:
https://docs.google.com/document/d/e/2PACX-1vSa7vFN-45Yxszn5wJLFxl2jQNvXHO6gLQNIhQQJdfE6OcOqNE4hKc4J0IMxrgHgTlladocI9l8DnYg/pub
AND
https://www.dropbox.com/scl/fi/0prwdrwxa0v3hd3j7djar/FNBO-MEMORANDUM-PDF.pdf?rlkey=aq79bidbj5t5yujh9ytzq7334&st=m7oln8az&dl=0

JANUARY 7, 2025 REGIONAL KILLER ADAM URBANSKI FNBO IMPERSONATION
https://docs.google.com/document/d/1K0Hm75SItzrfLOQkfL8ofZf3aLXx2MSmSX6MWHK5SFc/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vTrpeOZKoGuNjojoHpSUbnkX2CHRvbqqFsxyJ1Hc6pNPc5ULfT5Vsm0eDOlPlx217htx9oKuwyCBmYY/pub

10/10/24 FNBO NOTICE OF AGGRAVATED HARASSMENT, FRAUDULENT BILLING, AND DEMAND FOR THE MULTIPLE NOTED BELOW FRAUDULENT ACCOUNTS VALIDATION
https://drive.google.com/file/d/1Zg2rMJfdU2_Rdyn5WIeVkjkp4qJz9mPY/view?usp=sharing

REGIONAL KILLER ADAM URBANSKI USE OF SYNCHRONY BANK AGENTS FOR BANK DEREGULATION, FINANCIAL SERVITUDE, CRIMINAL CREDIT SEIZURES AND CREDIT DESTRUCTION CRIMES, ACCESSORY BEFORE THE FACT, FOR HIS HUMAN TRAFFICKING AND NECROMANIAC HOMICIDE FANTASIZING CRIMES. PLEASE STOP THEIR NYS MULTIPLE MURDER BY PROXY PROGRAMMINGS. PLEASE STOP THEIR CRIMINAL CREDIT ASSASSINATION CRIMES THAT PAVE THE WAY FOR REGIONAL KILLER ADAM URBANSKI INDUCE HOSPITALIZATION, HUMAN TRAFFICKING AND EUGENIC ASSASSINATION CRIMES. PLEASE STOP REGIONAL KILLERS ADAM URBANSKI AND KATHY HOCHUL NYS GOVERNOR ACTRESS, CRIMINAL USE OF THE NYS GOVERNOR'S OFFICE FOR REPEATED, DEADLY, LIFE THREATENING AND UNWARRANTED, DELUSIONS OF LAW MAKING, BETRAY THE 8TH AMENDMENT AND COUNTERFEIT LAW MAKING, THAT PAVES THE WAY FOR THEIR REPEATED CRIMINAL USE OF THE NY POLICE FOR THEIR MURDER BY PROXY PROGRAMMING, VIA CRIMINAL GUNPOINT INJECT, NO EVIDENCE, NO REASON, OBSTRUCTION OF THE 8TH AMENDMENT, INVOLUNTARY COMMITMENT OF INDUCED IMPOVERISHED HEALTHY AND INTELLIGENT NEW YORKERS HAVING NO CRIMINAL OR MENTAL BACKGROUND. STOP THESE ADDITIONAL, CRIMINAL, NEWLY DEVELOPED, NYS GOVERNOR ACTRESS KATHY HOCHUL EUGENIC ASSASSINATION PROGRAMMINGS

https://docs.google.com/document/d/1KX8Ss9V16yvp6TgIZ_sxritnTBl5bVvB2CIjcZW6ll8/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vT9pR1kRUY0sigzusMQ0mu0_VZEUEUVplonLmwj-a9WCqNp4WeEfe2NysUmoKZmnGxSU8e2q5EhFA74/pub

OR

https://www.dropbox.com/scl/fi/w4z67ykjwg8eoby2o8e26/JANUARY-7-2025-SYNCHRONY-BANK-FRAUD-1.pdf?rlkey=sknqd2dvz1x1e0h2rkmrei5jf&st=ma4oijxu&dl=0

OR

https://archive.org/details/january-7-2025-synchrony-bank-fraud

REGIONAL KILLER ADAM URBANSKI BONUS PAYMENT ATTESTATION TO NYS HOSPITAL AND HEALTHCARE WORKERS FOR HIS LABEL DEAD, WHILE ALIVE, AND MUTED MOUTH, HUMAN TRAFFICKING SHIPPING PREPARATIONS. PLEASE NOTE IN ORDER TO GET THE BONUS MONEY HEALTH WORKERS HAVE TO SIGN A REGIONAL KILLER ADAM URBANSKI SATANIC CONTRACT, ADMINISTERED AS AN ATTESTATION. THIS IS NO LONGER POLITICAL. IT IS SPIRITUAL. REGIONAL KILLER ADAM URBANSKI AND HIS NYS SATANIC KILLING CULT MEMBERS ARE CRIMINALLY USING THE NYS GOVERNOR'S OFFICE FOR BRIBERY, HUMAN TRAFFICKING AND ASSASSINATION PROGRAMMING SO THE SATANISTS CAN MEET THEIR CRIMINAL SENILE SATANIC KILLING CONTRACT, IN EXCHANGE FOR WEALTH AND POWER THEY COULD NEVER ACHIEVE ON MERIT. REGIONAL KILLER ADAM URBANSKI IS A POOR POLISH DEMON, WHO HAS BEEN STEALING THE MONEY FROM THE CHILDREN IN THE ROCHESTER CITY SCHOOL DISTRICT, FOR HIS HUMAN CAPITAL/HUMAN TRAFFICKING AND ORGAN HARVEST PROGRAMMING FOR OVER 40 YEARS. THIS IS WHERE HE GOT KILLING MONEY FROM INITIALLY.

FAUSTIAN

NYS Health Care Worker Bonus (HWB) Program FAQs

ATTESTING TO WHAT:?

WHY NOT NYS HEALTH CARE WORKERS BONUS MONEY FOR ENHANCING EQUAL PROTECTION OF THE PATIENTS?

https://health.ny.gov/health_care/medicaid/providers/hwb_program/hwb_program_faq.htm

MEMORANDUM ON HUMAN TRAFFICKING AND REPARATIONS

EXHIBIT FOR CRIMINAL REPORT

https://docs.google.com/document/d/1OcWrQdaJt7y9KJVW380d42GlH_U-pAGeLGVF_I4SoGQ/edit?usp=sharing

OR

https://www.dropbox.com/scl/fi/sngzxh80s8mxz2rb589fc/PUBLISHED-FOREVER-UPD-DECEMBER-20-2024-EXHIBIT_-REPARATIONS-4-HUMAN-TRAFFICKING-SIGNATURES-REGIONAL-KILLERS-ADAM-URBANSKI-AND-KATHY-HOCHUL-6.pdf?rlkey=xv11dwwwyve7logrol479gkjo&st=onlxbl7y&dl=0

OR

https://medium.com/@mirisni/nys-reparations-money-attached-to-regional-killers-urbanski-and-hochul-and-their-human-2df05d56c857

OR

https://docs.google.com/document/d/e/2PACX-1vSySrHV2NhMsNS9rHSYJUnbL8OMAs7NOjVXB-kTO8BGAinSGyqOs7_S5GZn5uFVm60DcR_FFRB-7yr3/pub

OR

https://document.forevermissed.com/lst/m/a/mazarine-levy-snyder/d/4298852.pdf

OR

https://archive.org/details/published-forever-upd-december-20-2024-exhibit-reparations-4-human-trafficking-s

OR

STOP HUMAN TRAFFICKING CRIMES AND CURSES BY ENFORCING THE BELOW GODLY LAWS:

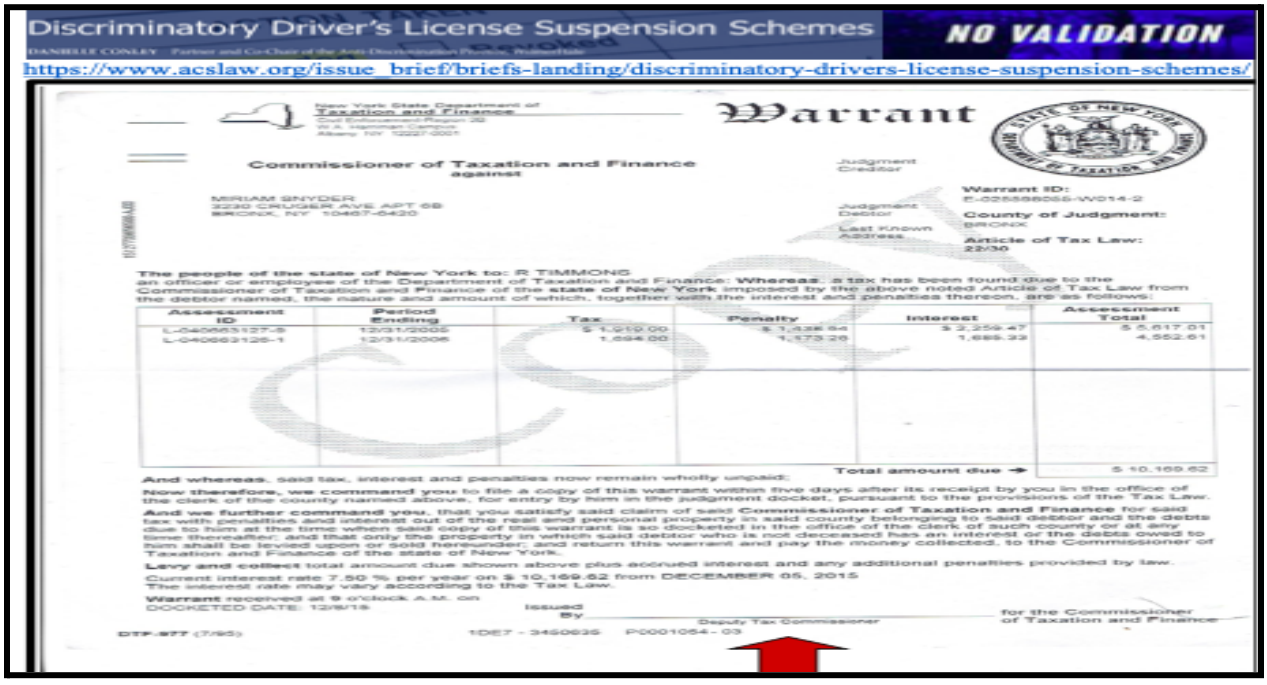
18 U.S. Code § 208 - Acts Affecting a Personal Financial Interest, it is unlawful for an employee of the executive branch of the federal government to engage in any action or participate in matters where they have a direct and substantial personal financial interest. Regional killers Adam Urbanski and NYS Governor Actress, Kathy Hochul have criminally used their executive branch positions as governor and Killer Urbanski American Federation of Teachers, Vice President, positions to meet their satanic killing oath for wealth and power, for years, by exercising criminal influence and usurped authority over the management of every NYS agency.

Examples of their deadly conflict of interest ramifications, include, the massive amounts of killings in NYS hospitals with no penalties and the massive amounts of students and staff, human trafficked and killed under phenomena in the Rochester City School District . Recently, they have incorporated an unauthorized body broker Human Capital office disguised as the RCSD personnel and benefits office. By planting this Human Capital concoction with usurped authority, satanists and regional killers, Ubanski and Hochul, have control over all student issues including the hiring of staff who work directly with the children, food preparers, nurses, injections, medicine and staff, medical, dental, retirement benefits and more. Regional Killer Adam Urbanski is the lead satanists, witch doctor, occultist, election fraud specialist, human trafficking and human sacrifice mentor.

He has all this usurped power, while he is a loyal and insane satanist with an allegiance to human trafficking and killing for his satanic oath and financial gain. Also, he has income lynched and blacklisted experienced, qualified, and state education department commended educators, to create and maintain work environments with economically credentialed, inexperienced and not qualified people, so he can use work environments for his satanic and nefarious human trafficking and human sacrifice killing, to meet his satanic oath. Also, he has a personal and conflict of interest, in using his concoctions, such as his newly created, criminal NYS hospital attestation process and his RCSD unauthorized human capital front, both entities are spiritual constructs for satanists. Regional Killer Adam Urbanski NYS hospital attestation process in exchange for bonus money and his RCSD human capital concoction, both control all the money in the establishments. As such, he is using a democide malediction, for unified staff satanic assassination programming, for his oath binding and mandated, satanic human sacrifice killings.

Above all, both of his satanic constructs are used for signature seizing by his satanic design. Staff signatures are needed and used for his democide enjoinment of staff in his maledictions. Staff signatures are criminally collected under unconscionable contracting for his attached defraud the United States of America's people, treasonous body donor consent forms. The body donor consent forms come with two unconstitutional, no probable cause, no affidavit, no warrant, delusions of law, for human body, live, dead, and undead, seizures, all for Regional Killer Adam Urbanski's necromaniac demon obsessions, crimes and killings.

THE BELOW IS ONE OF THE MANY REGIONAL KILLERS ADAM URBANSKI AND HIS SATANIC KILLING CULT MEMBERS ASSASSINATION PROGRAMS FOR KILLING NEW YORKERS SO THEY CAN MEET THEIR SATANIC KILLING REQUIREMENTS FOR WEALTH AND POWER. THIS IS THE NYS GOVERNOR'S OFFICE ALLOWED NO SIGNATURE TAX WARRANT FOR UNAUTHORIZED MONEY SEIZURES OUT OF BANK ACCOUNTS, USING THE BELOW NYS TAX WARRANT DELUSION OF LAW AS AUTHORITY FOR MONEY SEIZURES OUT OF BANK ACCOUNTS OF REGIONAL KILLER ADAM URBANSKI AND HIS SATANIC KILLING CULT'S TARGETED INCOME LYNCHING HUMAN TRAFFICKING PREY. THE BELOW NYS TAX WARRANT DELUSION OF LAW IS ALSO USED FOR UNAUTHORIZED DRIVER LICENSE SUSPENSIONS, TO PIT POLICE AND GOOD STANDING DRIVER LICENSE HOLDERS AGAINST EACH OTHER FOR INDUCED HOS|ITALIZATIONS, FOR THEIR ABOVE HOSPITAL AND HEALTH WORKER PAID FOR LABEL DEAD, WHILE ALIVE, FOR HUMAN TRAFFICKING PROGRAMS. THESE CRIMINALS ARE USING IDENTITY THEFT AS PART OF THEIR FINANCIAL ASSASSINATION PRECURSOR HUMAN TRAFFICKING CRIMES. THEY STEAL MONEY OUT OF BANK ACCOUNTS, SEIZE SAFE TRAVEL RIGHTS, STEAL ELDER PEOPLE HOMES AND OTHER PROPERTIES, STEAL MONEY OUT OF BANK ACCOUNTS AND CRIMINALLY SEIZE GOOD STANDING DRIVER'S LICENSES WITH NO AFFIDAVIT, NO WARRANT, AND NO PROOF OF CLAIM. SEE THE NYS ASSASSINATION PROGRAMMING WEAPON AND DELUSION OF LAW BELOW, **A NO SIGNATURE** **NYS UNAUTHORIZED TAX WARRANT USED FOR THEFT AND REGIONAL KILLER ADAM URBANSKI HUMAN TRAFFICKING AND ASSASSINATION PROGRAMMING**


Discriminatory Driver's License Suspension Schemes
NO VALIDATION
https://www.acslaw.org/issue_brief/briefs-landing/discriminatory-drivers-license-suspension-schemes/
Warrant
Commissioner of Taxation and Finance
against
MIRIAM SNYDER
3220 CRUGER AVE APT 6B
BRONX, NY 10467-6420
Warrant ID:
County of Judgment:
Article of Tax Law:
22/30
The people of the state of New York to: R TIMMONS
an officer or employee of the Department of Taxation and Finance: Whereas, a tax has been found due to the Commissioner of Taxation and Finance of the state of New York imposed by the above noted Article of Tax Law from the debtor named, the nature and amount of which, together with the interest and penalties thereon, are as follows:
Assessment ID
Period Ending
Tax
Penalty
Interest
Assessment Total
L-040663127-8
12/31/2005
$ 1,010.00
$ 1,328.64
$ 2,254.47
$ 5,617.01
L-040663128-1
12/31/2006
1,494.00
1,170.29
1,685.22
4,552.61
Total amount due →
$ 10,169.62
And whereas, said tax, interest and penalties now remain wholly unpaid;
Now therefore, we command you to file a copy of this warrant within five days after its receipt by you in the office of the clerk of the county named above, for entry by him in the judgment docket, pursuant to the provisions of the Tax Law.
And we further command you, that you satisfy said claim of said Commissioner of Taxation and Finance for said tax with penalties and interest out of the real and personal property in said county belonging to said debtor and the debts due to him at the time when said copy of this warrant is so docketed in the office of the clerk of such county or at any time thereafter; and that only the property in which said debtor who is not deceased has an interest or the debts owed to him shall be levied upon or sold hereunder; and return this warrant and pay the money collected, to the Commissioner of Taxation and Finance of the state of New York.
Levy and collect total amount due shown above plus accrued interest and any additional penalties provided by law.
Current interest rate 7.50 % per year on $ 10,169.62 from DECEMBER 05, 2015
The interest rate may vary according to the Tax Law.
Warrant received at 9 o'clock A.M. on
DOCKETED DATE: 12/8/15
Issued
By
Deputy Tax Commissioner
for the Commissioner of Taxation and Finance
DTF-877 (7/95)
1DET - 3450635 P0001054 - 03

https://www.dropbox.com/scl/fi/yr6jqcr96vdhgp2kbhnjl/OCTOBER-2-2022-NOTARIZED-BOND-CLAIM-AMANDA-HILLER-1.pdf?rlkey=w9hvj2lbmchufmrexikx4s6w7&st=3q3a5n3l&dl=0

OR

https://archive.org/details/october-2-2022-printed-notarized-claim-on-bond-amanda-hiller/mode/1up

THE BELOW EXHIBIT SHOWS THE MANY LAWS THE ABOVE NO SIGNATURE TAX WARRANT OBSTRUCTS. THE NO SIGNATURE TAX WARRANT IS A SATANIC MANIFESTATION, WITH NO AUTHORITY. YET DEMOCIDE WAS USED TO KEEP THIS SATANIC ASSASSINATION PROGRAM GOING FOR OVER 13 YEARS AND CONTINUED UP TO TODAY. THIS IS ONE OF REGIONAL KILLER ADAM URBANSKI'S FINANCIAL ASSASSINATION SUCCESSOR CRIMES BEFORE HIS INDUCE HOSPITALIZATION WITCHCRAFT AND POISONING BY PAID THIRD PARTIES, PROGRAMMED FOR HIS HUMAN TRAFFICKING AND HUMAN SACRIFICE KILLING PROGRAMS. PLEASE SEE ONE OF MY FIGHTS FOR JUSTICE TO SAFE TRAVEL, WHILE HE TRIES TO KILL AT:
https://archive.org/details/october-2-2022-printed-notarized-claim-on-bond-amanda-hiller/mode/1up
OR
https://drive.google.com/file/d/1qnuiIsbspq4yxvPpqxoS4gdcCCNEA4xz/view?usp=sharing
AND
https://ia601501.us.archive.org/15/items/october-2-2022-printed-notarized-claim-on-bond-amanda-hiller/OCTOBER%202%2C%202022%20PRINTED%20NOTARIZED%20CLAIM%20ON%20BOND%20AMANDA%20HILLER%20.pdf

- ✓ OCCULTIC NYS DMV, TVB DETERMINATION: NO JUDGE, NO JURISDICTION, NO PROBABLE CAUSE, NO AFFIDAVIT ANYWHERE, NO VALIDATION, NO AUTHENTICATION, JUST THE HIT IS ON!
- ✓ CPLR RULE §2002 - AN ERROR IN A RULING OF THE COURT SHALL BE DISREGARDED IF A SUBSTANTIAL RIGHT OF A PARTY IS NOT PREJUDICED.
- ✓ CPLR RULE §1001 (B3) - EMPHATICALLY STATES THAT IF A PARTY IS AFFECTED BY PREJUDICE WHICH MIGHT HAVE BEEN AVOIDED OR MAY IN THE FUTURE BE AVOIDED, THE ORDER OR ACTION BY THE COURT IS NULL AND VOID.
- ✓ THE UNITED STATES SUPREME COURT HAS REPEATEDLY HELD THAT ANY JUDGE WHO ACTS WITHOUT JURISDICTION IS ENGAGED IN AN ACT OF TREASON. U.S. V. WILL 499 US 200, 216, S.CT. 471, 66 L. ED 2D 392, 406 (1980); COHENS V. VIRGINIA, 19 U.S. (6 WHEAT) 264, 404, 5 L.ED. 257 (1821).
- ✓ THE ABOVE IMAGINARY JUDGE DETERMINATION OBSTRUCTS 5 USC 557(C) (3) FINDINGS OF FACTS AND CONCLUSIONS OF LAW REQUIRED FOR ALL DECISIONS,
- ✓ THE ABOVE IMAGINARY JUDGE DETERMINATION OBSTRUCTS 28 U.S. CODE § 1691 - SEAL AND TESTE OF PROCESS, NO NAME, NO SEAL, UNENFORCEABLE
- ✓ 10 USC 333 INTERFERENCE WITH FEDERAL OR STATE LAW
- ✓ OBSTRUCTION OF NYS SIGNATORY REQUIREMENTS IN PART 130 OF THE RULES OF THE CHIEF ADMINISTRATOR; SECTION 202.16 OF UNIFORM CIVIL RULES FOR THE COURTS
- ✓ 18 USC 1001 FALSIFICATION OF DOCUMENTS
- ✓ 18 U.S.C. §1030: (A)(4): FALSIFICATION OF COMPUTER RECORDS Þ 18 U.S.C.
- ✓ §876 EMAILING THREATENING COMMUNICATIONS
- ✓ 18 U.S.C. §1018 FALSE WRITINGS AND FRAUD
- ✓ 18 U.S.C. §225 CONTINUING FINANCIAL CRIMES ENTERPRISE (RICO)
- ✓ CRIMINAL USE OF THE NY DMV FOR REPEATED 18 U.S. CODE § 1117, CONSPIRACY TO MURDER CRIMES, SPECIFICALLY, FOR REGIONAL KILLER C. BOYDEN GRAY BELOW MURDER BY PROXY PROGRAMMINGS, TITLED DISCRIMINATORY DRIVER LICENSE SUSPESION SCHEMES,
- ✓ UCC9-105 "RECORDS" AUTHENTICATED, IDENTIFIABLE, AND UNALTERABLE
- ✓ 42 USC 1981 "EQUAL RIGHTS UNDER THE LAW".
- ✓ 42 USC 1983 "CIVIL RIGHTS VIOLATION
- ✓ FDCPA § 1692 G(B) COLLECTOR MUST CEASE COLLECTION EFFORTS UNTIL DEBT IS VALIDATED
- ✓ 18 USC 2382 "MISPRISION OF TREASON"
- ✓ 5 USC 556(D), 557 AND 706 ONCE DUE PROCESS IS DENIED ALL JURISDICTION CEASES.
- ✓ • FDCPA § 1692 E(13) DOCUMENTS ARE LEGAL PROCESS WHEN THEY ARE NOT
- ✓ 240.00, OFF OCCULTIC NYS DMV, TVB DETERMINATION: NO JUDGE, NO JURISDICTION, NO PROBABLE CAUSE, NO AFFIDAVIT ANYWHERE, NO VALIDATION, NO AUTHENTICATION, JUST THE HIT IS ON!
- ✓ DISREGARDED THE USA 4TH, 5TH, 9TH, AND 14TH AMENDMENTS, REQUIREMENT OF PROBABLE CAUSE FOR POLICE STOPS,
- ✓ CPLR RULE §2002 - AN ERROR IN A RULING OF THE COURT SHALL BE DISREGARDED IF A SUBSTANTIAL RIGHT OF A PARTY IS NOT PREJUDICED.
- ✓ CPLR RULE §1001 (B3) - EMPHATICALLY STATES THAT IF A PARTY IS AFFECTED BY PREJUDICE WHICH MIGHT HAVE BEEN AVOIDED OR MAY IN THE FUTURE BE AVOIDED, THE ORDER OR ACTION BY THE COURT IS NULL AND VOID.
- ✓ THE UNITED STATES SUPREME COURT HAS REPEATEDLY HELD THAT ANY JUDGE WHO ACTS WITHOUT JURISDICTION IS ENGAGED IN AN ACT OF TREASON. U.S. V. WILL 499 US 200, 216, S.CT. 471, 66 L. ED 2D 392, 406 (1980); COHENS V. VIRGINIA, 19 U.S. (6 WHEAT) 264, 404, 5 L.ED. 257 (1821).
- ✓ THE ABOVE IMAGINARY JUDGE DETERMINATION OBSTRUCTS 5 USC 557(C) (3) FINDINGS OF FACTS AND CONCLUSIONS OF LAW REQUIRED FOR ALL DECISIONS,
- ✓ THE ABOVE IMAGINARY JUDGE DETERMINATION OBSTRUCTS 28 U.S. CODE § 1691 - SEAL AND TESTE OF PROCESS, NO NAME, NO SEAL, UNENFORCEABLE
- ✓ 10 USC 333 INTERFERENCE WITH FEDERAL OR STATE LAW
- ✓ OBSTRUCTION OF NYS SIGNATORY REQUIREMENTS IN PART 130 OF THE RULES OF THE CHIEF ADMINISTRATOR; SECTION 202.16 OF UNIFORM CIVIL RULES FOR THE COURTS
- ✓ 18 USC 1001 FALSIFICATION OF DOCUMENTS
- ✓ 18 U.S.C. §1030: (A)(4): FALSIFICATION OF COMPUTER RECORDS Þ 18 U.S.C.
- ✓ §876 EMAILING THREATENING COMMUNICATIONS
- ✓ 18 U.S.C. §1018 FALSE WRITINGS AND FRAUD
- ✓ 18 U.S.C. §225 CONTINUING FINANCIAL CRIMES ENTERPRISE (RICO)
- ✓ CRIMINAL USE OF THE NY DMV FOR REPEATED 18 U.S. CODE § 1117, CONSPIRACY TO MURDER CRIME

Page 30 of 51

STOP REGIONAL KILLER ADAM URBANSKI' FRAUD MONEY WITH NO EQUAL PROTECTION OF THE LAW. STOP HIS ROCHESTER CITY SCHOOL DISTRICT HUMAN CAPITAL FRAUD AND HUMAN TRAFFICKING OF STAFF AND STUDENTS, STOP HIS NYS HOSPITAL BONUS MONEY ATTESTATION AND HOSPITAL HUMAN SACRIFICE KILLING. SENTENCE THIS 80 YEAR OLD LIFE IN PRISON PLUS, TO REMOVE HIM FROM STILL HANGING AROUND VULNERABLE POPULATION CHILDREN FOR HIS HUMAN TRAFFICKING PROGRAMMING OUT OF THE RCSD HUMAN CAPITAL/HUMAN TRAFFICKING INVESTMENT HEADQUARTERS
PRAYER PACKET AND STOP NEXT LEVEL HUMAN TRAFFICKING CRIMES, POSTED AT:
https://docs.google.com/document/d/1RxW3rVlEFinBbyCBK_QUnaJgF8rGXA9Ws4f4zk8EHC4/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vQ1ZGE6nGJ8dwkc7V2gDzkKiu1Zj6Q6tDDdChnU-Ae-S8bvIU8ZstR2uYXVEUzKGBRT5jk3WOX82SpY/pub
OR
https://www.dropbox.com/scl/fi/fwovybneojurzldpnwn1w/FINAL-DR.-KING-PRAYER-MEETING-January-15-2025-1.pdf?rlkey=iq977hbfbh6o8lc64b3hf6q5r&st=uqt7sbao&dl=0

REGIONAL KILLERS ADAM URBANSKI AND KATHY HOCHUL LAWLESS AND UNAUTHORIZED

OBSTRUCTION OF THE NYS STATUTORY TENURE LAW, FOR THEIR INDUCE POVERTY FOR HUMAN TRAFFICKING AND HUMAN SACRIFICE KILLINGS, FOR THEIR CRIMINAL SENILE SATANIC WEALTH AND POWER CONTRACT

REGIONAL KILLERS ADAM URBANSKI AND KATHY HOCHUL OBSTRUCTION OF THE HUMAN TRAFFICKING VICTIMS PROTECTION ACT, 22 U.S.C. § 7102, SPECIFICALLY REFERENCING SECTIONS 1, 3, AND 8, WITH A POINTED EMPHASIS ON THE PROVISION PERTAINING TO ABUSE OR THREATENED ABUSE OF LAW OR LEGAL PROCESS. THIS IS DEFINED AS THE DEPLOYMENT OF A LEGAL STATUTE OR PROCEDURAL MECHANISM, WHETHER IN AN ADMINISTRATIVE, CIVIL, OR CRIMINAL CONTEXT, FOR ANY END OR PURPOSE THAT IS ANTITHETICAL TO THE ORIGINAL INTENT OF SAID STATUTE OR MECHANISM.

https://docs.google.com/document/d/13qOkcHGHGrNJTfNxXhMXdKFjKx3JdFxA_Ejs4Xv0iY0/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vR221dyARr0g3R23fgHIGiq70seKV4X9kaRRPi5ZDFhlboN9TXUXUeNalI3FMARPU1UtaEliTKZGqhJ/pub

REGIONAL KILLERS KATHY HOCHUL AND ADAM URBANSKI PAID UNION OFFICIALS TO SILENCE HOCHUL'S DELUSION OF LAW STATUTORY TENURE OBSTRUCTION. THEY DID THIS JUST LIKE LIKE THESE KILLERS BRIBED THE NYS HEALTHCARE WORKERS, REPARATIONS PUBLIC OFFICIALS, AND ROCHESTER CITY SCHOOL DISTRICT AUTHORITIES,

REGIONAL KILLERS ADAM URBANSKI AND KATHY HOCHUL LAWLESS AND UNAUTHORIZED OBSTRUCTION OF THE NYS STATUTORY TENURE LAW, FOR THEIR INDUCE POVERTY FOR HUMAN TRAFFICKING AND HUMAN SACRIFICE KILLINGS, FOR THEIR CRIMINAL SENILE SATANIC WEALTH AND POWER CONTRACT

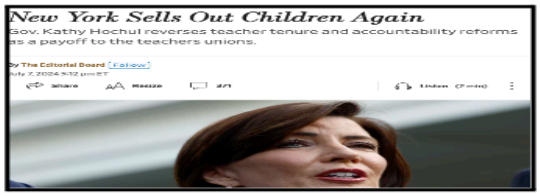
REGIONAL KILLERS ADAM URBANSKI AND KATHY HOCHUL OBSTRUCTION OF THE HUMAN TRAFFICKING VICTIMS PROTECTION ACT, 22 U.S.C. § 7102, SPECIFICALLY REFERENCING SECTIONS 1, 3, AND 8, WITH A POINTED EMPHASIS ON THE PROVISION PERTAINING TO ABUSE OR THREATENED ABUSE OF LAW OR LEGAL PROCESS. THIS IS DEFINED AS THE DEPLOYMENT OF A LEGAL STATUTE OR PROCEDURAL MECHANISM, WHETHER IN AN ADMINISTRATIVE, CIVIL, OR CRIMINAL CONTEXT, FOR ANY END OR PURPOSE THAT IS ANTITHETICAL TO THE ORIGINAL INTENT OF SAID STATUTE OR MECHANISM.

https://docs.google.com/document/d/13qOkcHGHGrNJTfNxXhMXdKFjKx3JdFxA_Ejs4Xv0iY0/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vR221dyARr0g3R23fgHIGiq70seKV4X9kaRRPi5ZDFhlboN9TXUXUeNalI3FMARPU1UtaEliTKZGqhJ/pub

REGIONAL KILLERS KATHY HOCHUL AND ADAM URBANSKI PAID UNION OFFICIALS TO SILENCE HOCHUL'S DELUSION OF LAW STATUTORY TENURE OBSTRUCTION. THEY DID THIS JUST LIKE LIKE THESE KILLERS BRIBED THE NYS HEALTHCARE WORKERS, REPARATIONS PUBLIC OFFICIALS, AND ROCHESTER CITY SCHOOL DISTRICT AUTHORITIES, TO SILENCE THEIR HUMAN TRAFFICKING AND HUMAN SACRIFICE KILLINGS. THEY HAVE CRIMINALLY PLEDGED THE LIVES OF NEW YORKERS AND STUDENTS, USING A CRIMINAL AND SATANIC MALEDICTION CALLED DEMOCIDE. RCSD STUDENTS ARE IN GREAT DANGER.


New York Sells Out Children Again
Gov. Kathy Hochul reverses teacher tenure and accountability reforms as a payoff to the teachers unions.
By The Editorial Board
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RTA President Adam Urbanski MUST resign
Urbanski Funeral Home
AND CREMATION SERVICES
DEFILING THE DEAD: NECROPHILIA AND THE LAW

THEY PAID THE NYS UNION A SILENCING FEE CALLED"

18 U.S. Code § 201 - Bribery of Public Officials and Witnesses: This statute prohibits offering, giving, or promising anything of value to a public official to influence an official act, or to induce the official to do or omit to do any act in violation of their lawful duty. The NYS Hospital bonus with the satanic attestation, is for the above crimes. The attestation changes all, from political to spiritual. This is the regional killers malediction administration for, the democide enjoinment, unified in killing by the money and attestation malediction, for their required satanic bloodshed killings, for their unwarranted greed, personal gain, wealth and corruption satanic contract.

1

https://docs.google.com/document/d/13qOkcHGHGrNJTfNxXhMXdKFjKx3JdFxA_Ejs4Xv0iY0/edit?usp=sharing

OR

https://docs.google.com/document/d/e/2PACX-1vR221dyARr0g3R23fgHIGiq70seKV4X9kaRRPi5ZDFhlboN9TXUXUeNalI3FMARPU1UtaEliTKZGqhJ/pub

HUMAN SACRIFICE KILLINGS. THEY HAVE CRIMINALLY PLEDGED THE LIVES OF NEW YORKERS AND STUDENTS, USING A CRIMINAL AND SATANIC MALEDICTION CALLED DEMOCIDE. RCSD STUDENTS ARE IN GREAT DANGER.

New York Sells Out Children Again
Gov. Kathy Hochul reverses teacher tenure and accountability reforms as a payoff to the teachers unions.
By The Editorial Board Follow
July 7, 2024 5:12 pm ET
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THEY PAID THE NYS UNION A SILENCING FEE CALLED:

18 U.S. Code § 201 - Bribery of Public Officials and Witnesses: This statute prohibits offering, giving, or promising anything of value to a public official to influence an official act, or to induce the official to do or omit to do any act in violation of their lawful duty. The NYS Hospital bonus with the satanic attestation, is for the above crimes. The attestation changes all, from political to spiritual. This is the regional killers malediction administration for, the democide enjoinment, unified in killing by the money and attestation malediction, for their required satanic bloodshed killings, for their unwarranted greed, personal gain, wealth and corruption satanic contract.

JANUARY 11, 2025 NOTICE OF AFFINITY FEDERAL CREDIT UNION NEW INDUCED FRAUD IN MY CHECKING ACCOUNT VIA RESURRECTION OF AN ALREADY DISPUTED SINCE OCTOBER 2024 NON-VALIDATED HIKE FOOTWEAR DEBIT – AFFINITY FEDERAL CREDIT UNION'S UNAUTHORIZED OVERDRAFT AND CHECKING ACCOUNT DEBIT CARD FRAUD, INFRINGEMENT OF THE FDCPA SECTIONS 1692g(b) AND 1692f, NYS DECEPTIVE BUSINESS PRACTICES SECTION 349, AND VIOLATIONS OF THE DEPOSITORY INSTITUTIONS DEREGULATION AND MONETARY CONTROL ACT OF 1980
https://docs.google.com/document/d/1PRoKBojoa8_lKc84K-2Hxo_OYd7VeugOVMRnSW-cxmw/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vRFYKhH7yTEYZ0-Mq9ja7kR7y46HWdGIgsC3IrTlsD2TidvNN1ZD8KdauNKEKa514z5fnNCoLzpaD7X/pub
https://www.citizenobserver.com/cov6/app/webTipForm.html?id=5641,

JANUARY 2025 ECMC TPD REFUND SOUGHT, ECMC CRIMINALLY SEIZED OVER $30,000.00 FROM MY SSA ACCOUNT DISGUISED AS STUDENT LOANS. ECMC USED A STATEMENT OF JUDGMENT AND NO JUDGMENT IN SIGHT, NO AFFIDAVIT IN SIGHT, JUST PURE USE OF DEBT COLLECTION LAWS IN A MANNER THE LAW DID NOT INTEND, CONSISTENT WITH HUMAN TRAFFICKING PROTECTION ACT, 22 USC 7102 SECTION ONE, ABUSE OF PROCESS CRIMES FOR HUMAN TRAFFICKING. PLEASE SEE: CRIMINAL REPORT WITH ALL ECMC FRAUDULENT ABUSE OF PROCESS COURT DOCUMENTS INCLUDING NYS CHIEF JUDGE LAWSUIT AGAINST PROCESS SERVER LAW FIRM PAGES 41-42 , STATEMENT OF JUDGMENT FRAUD PAGES 30-39, NO PERSONAL KNOWLEDGE DEFECTIVE AFFIDAVIT W ATTORNEY IMPERSONATION PAGE 34, PAGE 40 FORGED PROMISSORY NOTE PAGE 40,
https://drive.google.com/file/d/0B4GxpI4lqlisQVpKLTgwTGFnWDg/view?usp=sharing&resourcekey=0-5DJXcw43WQ2oX7X4dOyVzg
CURRENT FIGHT AGAINST ADDITIONAL INCOME LYNCHING ABUSE OF PROCESS CRIMES INCOME LYNCHING CRIMES POSTED AT:
https://docs.google.com/document/d/1E5xT4OTF5dDwodkX2hqxLYgzXGjYb2vuhng9tt2OOa0/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vT8KNNG8MeJRRp8tv6eqBkdilbDYVj163UXv_Bnd5O-MuGUzHxSuEKrKNEzWd36XJCcs-qLuuILBKUu/pub
OR
https://drive.google.com/file/d/139KTMkJ6wCo8HjsKmj0ru8uFUF1fwBbK/view?usp=sharing
OR
https://www.dropbox.com/scl/fi/oet1esv43zg1ao5me14lj/FINALEE-ECMC-JANUARY-10-2025-1.pdf?rlkey=v3pz0oetn04eux978bd0lkoo5&st=bll67iut&dl=0

AFFINITY FEDERAL CREDIT UNION, AVIS AND HERTZ RENTAL CAR AGENTS VIOLATIONS OF FDCPA § 1692 G(B) COLLECTOR MUST CEASE COLLECTION EFFORTS UNTIL DEBT IS VALIDATED, TO REPEATEDLY, MALICIOUSLY AND CRIMINALLY SABOTAGE AFCU GOOD STANDING CREDIT CARD ACCOUNT, FOR REGIONAL KILLER ADAM URBANSKI HUMAN TRAFFICKING AND HUMAN SACRIFICE KILLINGS, POSTED AT:

https://archive.org/details/final-january-3-2025-affinity-federal-credit-union-avis-and-hertz-organized-frau/finale%20January%203%2C%202025%20AFFINITY%20FEDERAL%20CREDIT%20UNION%20%2C%20AVIS%20AND%20HERTZ%20ORGANIZED%20FRAUD%20TO%20CREATE%20OVERDRAFT.pdf

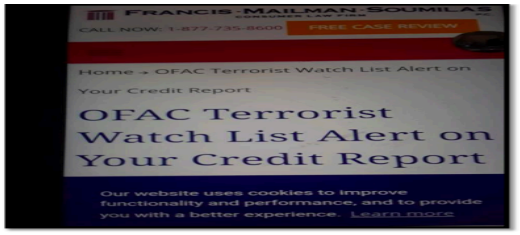
OR
https://docs.google.com/document/d/1gdmh93SDOuM2PAZ0oU79zHNi737QqqKsqidNjJfo13g/edit?usp=sharing

OR
https://docs.google.com/document/d/e/2PACX-1vSwe8flLOXZiS8eWUxG4_n0BPwrqXBKIKcn2x24fktlwcXZvMiHs9PqLS30gt0HGb5o_Yhj9PKt-GaQk/pub

OR
https://www.dropbox.com/scl/fi/1rcm2235d9am33fyl7mib/finale-January-3-2025-AFFINITY-FEDERAL-CREDIT-UNION-AVIS-AND-HERTZ-ORGANIZED-FRAUD-TO-CREATE-OVERDRAFT.pdf?rlkey=u6mfa2ce8x3g0ujfc0sfhku0r&st=wu4j434q&dl=0

NOTICE OF AFFINITY FEDERAL CREDIT UNION NEW INDUCED FRAUD IN MY CHECKING ACCOUNT VIA RESURRECTION OF AN ALREADY DISPUTED SINCE OCTOBER 2024 NON-VALIDATED HIKE FOOTWEAR DEBIT – AFFINITY FEDERAL CREDIT UNION'S UNAUTHORIZED OVERDRAFT AND CHECKING ACCOUNT DEBIT CARD FRAUD, INFRINGEMENT OF THE FDCPA SECTIONS 1692g(b) AND 1692f, NYS DECEPTIVE BUSINESS PRACTICES SECTION 349, AND VIOLATIONS OF THE DEPOSITORY INSTITUTIONS DEREGULATION AND MONETARY CONTROL ACT OF 1980
https://docs.google.com/document/d/1PRoKBojoa8_lKc84K-2Hxo_OYd7VeugOVMRnSW-cxmw/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vRFYKhH7yTEYZ0-Mq9ja7kR7y46HWdGIgsC3IrTlsD2TidvNN1ZD8KdauNKEKa514z5fnNCoLzpaD7X/pub

THIS EXHIBIT SHOWS REGIONAL KILLER ADAM URBANSKI'S CRIMINAL SENILE USE OF EXPERIAN TO PUT HIS CRIMINAL OFAC, OFFICE OF FOREIGN ASSETS CONTROL, NARCOTICS AND TERRORISM TRAFFICKING FRAUD ON MY CREDIT REPORT, FOR HIS FINANCIAL ASSASSINATION INFLICTIONS FOR HIS NECROPHILIA HOMICIDE FANTASIZING CRIMES, HUMAN TRAFFICKING AND ASSASSINATION PROGRAMMINGS. SEE THE RED ARROWS IN THE EXHIBIT.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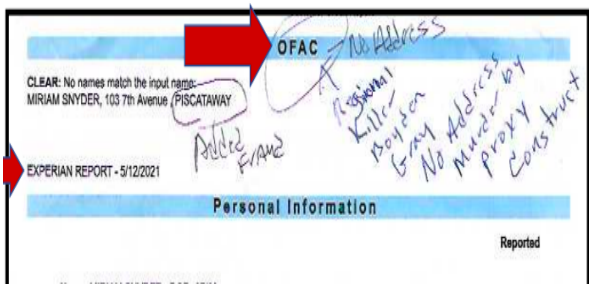
https://www.consumerlawfirm.com/ofac-terrorist-credit-report/



What is OFAC?
The Office of Foreign Assets Control (OFAC) is a branch within the U.S. Department of the Treasury that administers and enforces economic sanctions primarily against countries and groups of individuals, such as terrorists and narcotics traffickers.
What is an OFAC alert?
An OFAC alert is a notification that appears on a consumer's credit report and tells the lender that the consumer's name matches a name on the U.S. Department of the Treasury's Specially Designated Nationals (SDN) list. The SDN list includes names of suspected terrorists, drug traffickers, money launderers and arms dealers who are prohibited from doing business in the United States.

https://www.consumerlawfirm.com/ofac-terrorist-credit-report?utm_campaign=ofac&matchtype=e&network=g&device=c&keyword=ofac&url=https://www.consumerlawfirm.com/ofac-terrorist-credit-report%3Futm_campaign%3Dofac&gclid=CjwKCAjwkfKFBhCkARIsAJcDT0h0hVxFTuGC3bcQHc_b_A8t8zcoJA1LXEyynIHWnmgxCmNnpOqtbB6EaAiN3EALw_wcB

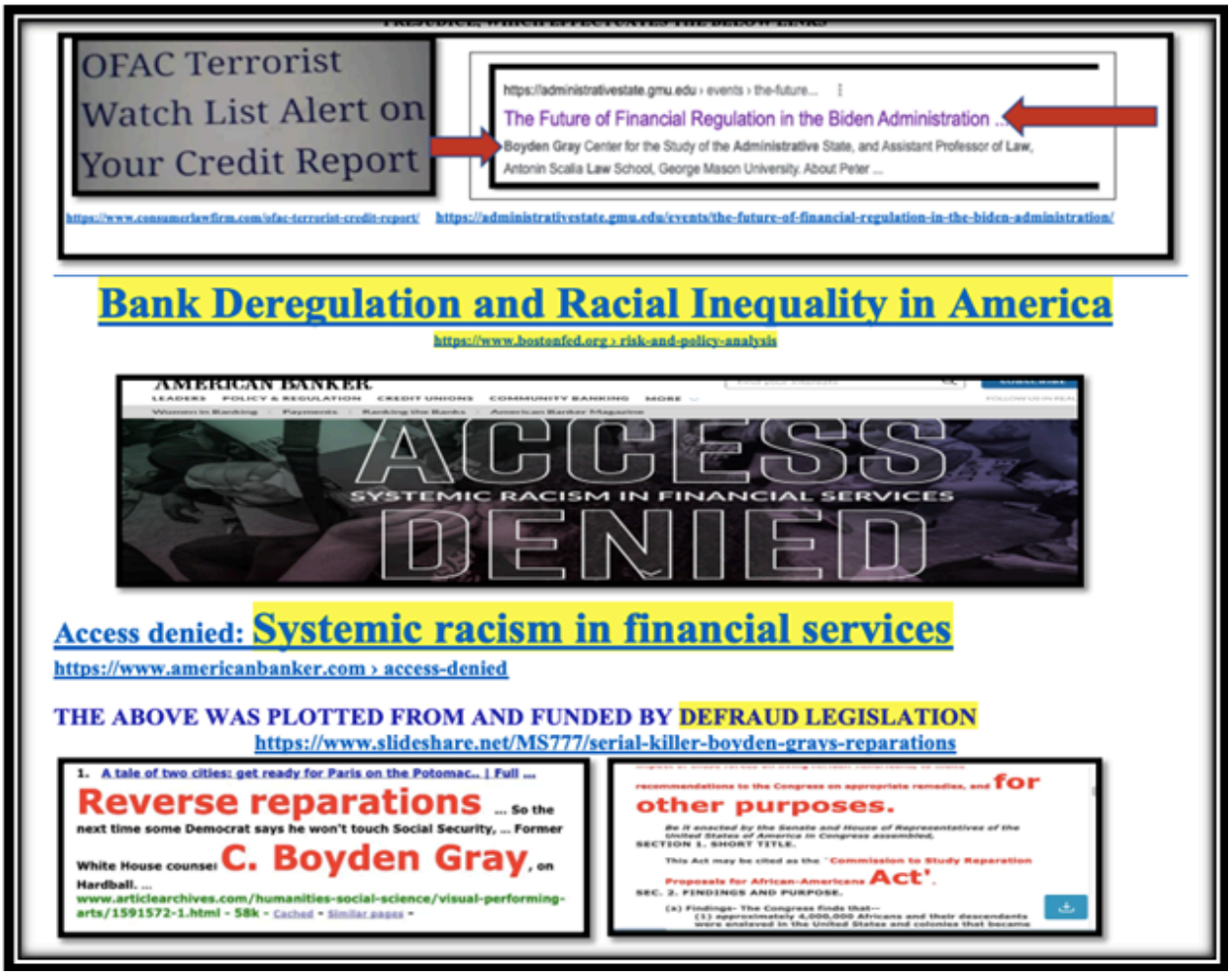
INSANE SATANIC CULT'S KILLING BY PROXY REQUIREMENTS FOR POWER AND WEALTH

OFAC Terrorist Watch List Alert on Your Credit Report
https://administrativestate.gmu.edu › events › the-future...
The Future of Financial Regulation in the Biden Administration ...
Boyden Gray Center for the Study of the Administrative State, and Assistant Professor of Law, Antonin Scalia Law School, George Mason University. About Peter ...

https://www.consumerlawfirm.com/ofac-terrorist-credit-report/ https://administrativestate.gmu.edu/events/the-future-of-financial-regulation-in-the-biden-administration/

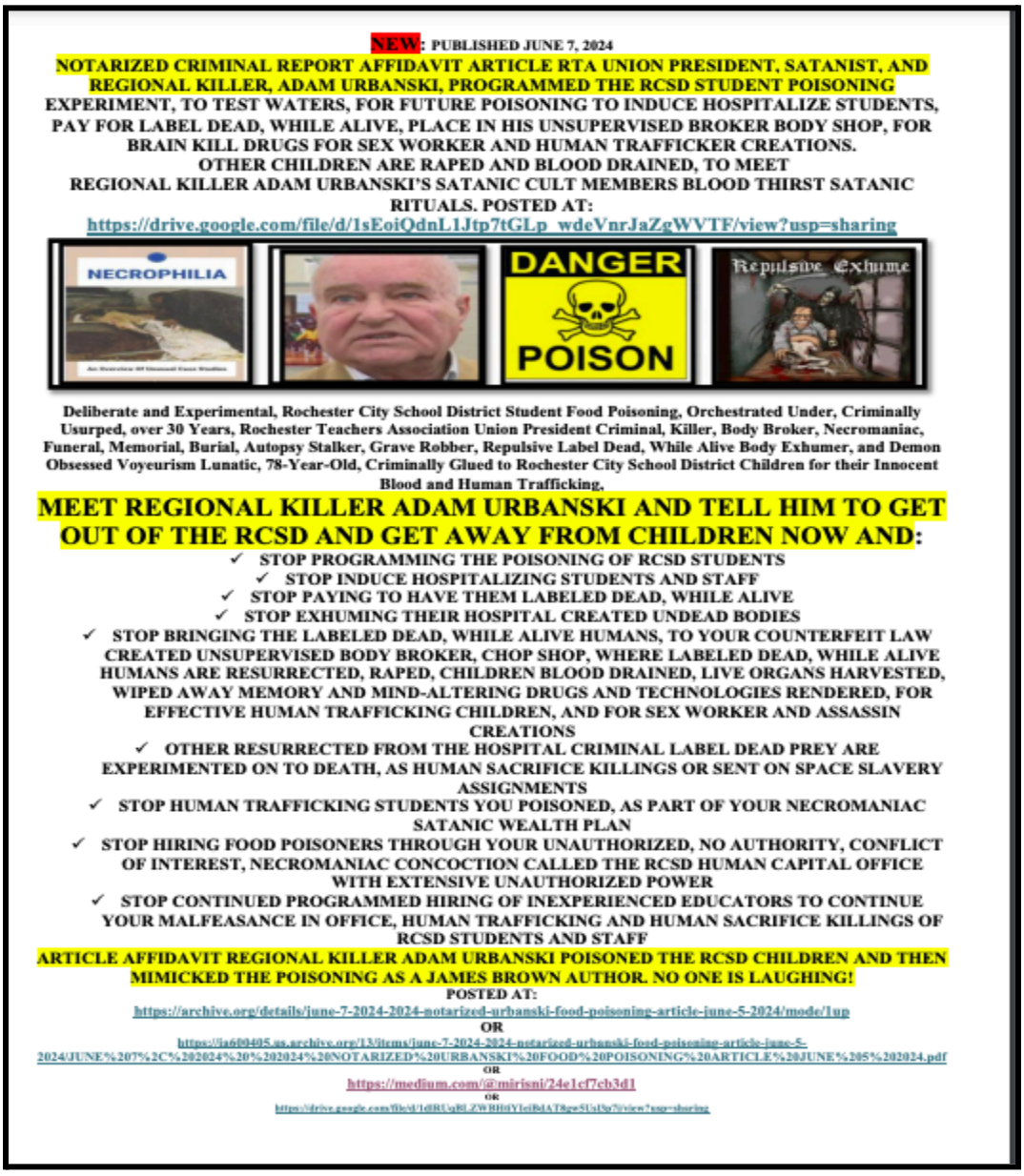
REGIONAL KILLERS ADAM URBANSKI AND BOYDEN GRAY CRIMINAL PLACEMENT OF GOOD STANDING AND HEALTHY CREDIT CONSUMERS ON THE CRIMINAL OFFICE OF FOREIGN ASSET CONTROL TERRORIST LIST, AS NARCOTICS DEALERS AND TERRORISTS, TO DESTROY THEIR GOOD STANDING CREDIT TO CREATE HIS NEEDED EUGENIC ASSASSINATION PREY
PAGE 14
https://www.forevermissed.com/lst/m/a/mazarine-levy-snyder/d/2822354.pdf

REGIONAL KILLER ADAM URBANSKI USED HIS EUGENIC ASSASSINATION CRIMINAL LAWYER'S NAME, BOYDEN GRAY, FOR HIS EXECUTIVE BRANCH CRIMINAL USURPATIONS FOR HIS CREDIT AND FINANCIAL DEREGULATION CRIMES FOR HIS HUMAN TRAFFICKING AND EUGENIC ASSASSINATION PROGRAMMINGS. THIS IS REGIONAL KILLER ADAM URBANSKI'S CRIMINAL USE OF THE BIDEN ADMINISTRATION EXECUTIVE BRANCH


OFAC Terrorist Watch List Alert on Your Credit Report
https://administrativestate.gmu.edu › events › the-future...
The Future of Financial Regulation in the Biden Administration ...
Boyden Gray Center for the Study of the Administrative State, and Assistant Professor of Law, Antonin Scalia Law School, George Mason University. About Peter ...
https://www.consumerlawfirm.com/ofac-terrorist-credit-report/
https://administrativestate.gmu.edu/events/the-future-of-financial-regulation-in-the-biden-administration/
Bank Deregulation and Racial Inequality in America
https://www.bostonfed.org › risk-and-policy-analysis
AMERICAN BANKER
ACCESS DENIED
SYSTEMIC RACISM IN FINANCIAL SERVICES
Access denied: Systemic racism in financial services
https://www.americanbanker.com › access-denied
THE ABOVE WAS PLOTTED FROM AND FUNDED BY DEFRAUD LEGISLATION
https://www.slideshare.net/MS777/serial-killer-boyden-grays-reparations
1. A tale of two cities: get ready for Paris on the Potomac.. | Full ...
Reverse reparations ... So the next time some Democrat says he won't touch Social Security, ... Former White House counsel C. Boyden Gray, on Hardball. ...
www.articlearchives.com/humanities-social-science/visual-performing-arts/1591572-1.html - 58k - Cached - Similar pages -
for other purposes.
SEC. 2. FINDINGS AND PURPOSE.

https://www.forevermissed.com/lst/m/a/mazarine-levy-snyder/d/3048750.pdf

REGIONAL KILLER ADAM URBANSKI POISONING OF THE RCSD STUDENTS FOR HIS INDUCE HOSPITALIZATIONS, FOR LABEL DEAD, WHILE ALIVE, FOR HIS OVER 40 YEARS HUMAN TRAFFICKING OS STUDENTS AND STAFF CRIMES AND KILLINGS.



NEW: PUBLISHED JUNE 7, 2024

NOTARIZED CRIMINAL REPORT AFFIDAVIT ARTICLE RTA UNION PRESIDENT, SATANIST, AND REGIONAL KILLER, ADAM URBANSKI, PROGRAMMED THE RCSD STUDENT POISONING EXPERIMENT, TO TEST WATERS, FOR FUTURE POISONING TO INDUCE HOSPITALIZE STUDENTS, PAY FOR LABEL DEAD, WHILE ALIVE, PLACE IN HIS UNSUPERVISED BROKER BODY SHOP, FOR BRAIN KILL DRUGS FOR SEX WORKER AND HUMAN TRAFFICKER CREATIONS.
OTHER CHILDREN ARE RAPED AND BLOOD DRAINED, TO MEET
REGIONAL KILLER ADAM URBANSKI'S SATANIC CULT MEMBERS BLOOD THIRST SATANIC RITUALS. POSTED AT:
https://drive.google.com/file/d/1sEoiQdnL1Jtp7tGLp_wdeVnrJaZgWVTF/view?usp=sharing

Deliberate and Experimental, Rochester City School District Student Food Poisoning, Orchestrated Under, Criminally Usurped, over 30 Years, Rochester Teachers Association Union President Criminal, Killer, Body Broker, Necromaniac, Funeral, Memorial, Burial, Autopsy Stalker, Grave Robber, Repulsive Label Dead, While Alive Body Exhumer, and Demon Obsessed Voyeurism Lunatic, 78-Year-Old, Criminally Glued to Rochester City School District Children for their Innocent Blood and Human Trafficking,

MEET REGIONAL KILLER ADAM URBANSKI AND TELL HIM TO GET OUT OF THE RCSD AND GET AWAY FROM CHILDREN NOW AND:

- ✓ STOP PROGRAMMING THE POISONING OF RCSD STUDENTS
- ✓ STOP INDUCE HOSPITALIZING STUDENTS AND STAFF
- ✓ STOP PAYING TO HAVE THEM LABELED DEAD, WHILE ALIVE
- ✓ STOP EXHUMING THEIR HOSPITAL CREATED UNDEAD BODIES
- ✓ STOP BRINGING THE LABELED DEAD, WHILE ALIVE HUMANS, TO YOUR COUNTERFEIT LAW CREATED UNSUPERVISED BODY BROKER, CHOP SHOP, WHERE LABELED DEAD, WHILE ALIVE HUMANS ARE RESURRECTED, RAPED, CHILDREN BLOOD DRAINED, LIVE ORGANS HARVESTED, WIPED AWAY MEMORY AND MIND-ALTERING DRUGS AND TECHNOLOGIES RENDERED, FOR EFFECTIVE HUMAN TRAFFICKING CHILDREN, AND FOR SEX WORKER AND ASSASSIN CREATIONS
- ✓ OTHER RESURRECTED FROM THE HOSPITAL CRIMINAL LABEL DEAD PREY ARE EXPERIMENTED ON TO DEATH, AS HUMAN SACRIFICE KILLINGS OR SENT ON SPACE SLAVERY ASSIGNMENTS
- ✓ STOP HUMAN TRAFFICKING STUDENTS YOU POISONED, AS PART OF YOUR NECROMANIAC SATANIC WEALTH PLAN
- ✓ STOP HIRING FOOD POISONERS THROUGH YOUR UNAUTHORIZED, NO AUTHORITY, CONFLICT OF INTEREST, NECROMANIAC CONCOCTION CALLED THE RCSD HUMAN CAPITAL OFFICE WITH EXTENSIVE UNAUTHORIZED POWER
- ✓ STOP CONTINUED PROGRAMMED HIRING OF INEXPERIENCED EDUCATORS TO CONTINUE YOUR MALFEASANCE IN OFFICE, HUMAN TRAFFICKING AND HUMAN SACRIFICE KILLINGS OF RCSD STUDENTS AND STAFF

ARTICLE AFFIDAVIT REGIONAL KILLER ADAM URBANSKI POISONED THE RCSD CHILDREN AND THEN MIMICKED THE POISONING AS A JAMES BROWN AUTHOR. NO ONE IS LAUGHING!
POSTED AT:
https://archive.org/details/june-7-2024-2024-notarized-urbanski-food-poisoning-article-june-5-2024/mode/1up
OR
https://ia601405.us.archive.org/13/items/june-7-2024-2024-notarized-urbanski-food-poisoning-article-june-5-2024/JUNE%207%2C%202024%20%202024%20NOTARIZED%20URBANSKI%20FOOD%20POISONING%20ARTICLE%20JUNE%205%202024.pdf
OR
https://medium.com/@mirisni/24e1cf7cb3d1
OR
https://drive.google.com/file/d/1dfRUqRLZWRH0lYIeiRdAT8gw5UsIQp7i/view?usp=sharing

https://archive.org/details/june-7-2024-2024-notarized-urbanski-food-poisoning-article-june-5-2024/FINAL%20JUNE%207%2C%202024%20%202024%20NOTARIZED%20URBANSKI%20FOOD%20POISONING%20ARTICLE/mode/1up

AND

https://archive.org/details/3-page-killer-urbanski-rcsd-student-poisoning-and-regional-killings-2-notarized-criminal-reports/mode/1up

KILLER ADAM URBNSKI HUMAN TRAFFICKER RECRUITMENT

https://themarketingmentors.com/about/

KILLER ADAM URBANSKI RCSD STUDENT POISONING FOR INDUCE HOSPITALIZATION, LABEL DEAD, WHILE ALIVE, HUMAN TRAFFICKING

https://www.roccitymag.com/news-opinion/rochester-city-school-district-cant-hire-cooks-enough-12907707

JUDICIAL CONSPIRACY AGAINST RIGHTS

JANUARY 2025 ECMC CRIMINAL USE OF DELUSIONS OF LAW FOR ASSASSNATION PROGRAMMING, SOME JUDICIAL IMPERSONATION PAPERS, A JUDGMENT STATEMENT WITH NO JUDGMENT AND NO REAL COURT PAPERS, USED SUCH AND STOLE OVER $30,000.00 DOLLARS FROM ME AND REFUSED TO PAY BACK DESPITE EVIDENCE OF THEIR THEFT.

CRIMINAL REPORT WITH ALL ECMC FRAUDULENT ABUSE OF PROCESS COURT DOCUMENTS INCLUDING NYS CHIEF JUDGE LAWSUIT AGAINST PROCESS SERVER LAW FIRM PAGES 41-42 , STATEMENT OF JUDGMENT FRAUD PAGES 30-39, NO PERSONAL KNOWLEDGE DEFECTIVE AFFIDAVIT W ATTORNEY IMPERSONATION PAGE 34, PAGE 40 FORGED PROMISSORY NOTE PAGE 40,
https://drive.google.com/file/d/0B4GxpI4lqlisQVpKLTgwTGFnWDg/view?usp=sharing&resourcekey=0-5DJXcw43WQ2oX7X4dOyVz

https://docs.google.com/document/d/1E5xT4OTF5dDwodkX2hqxLYgzXGjYb2vuhng9tt2OOa0/edit?usp=sharing
OR
https://docs.google.com/document/d/e/2PACX-1vT8KNNG8MeJRRp8tv6eqBkdilbDYVj163UXv_Bnd5O-MuGUzHxSuEKrKNEzWd36XJCcs-qLuuILBKU/pub
OR
https://drive.google.com/file/d/139KTMkJ6wCo8HjsKmj0ru8uFUF1fwBbK/view?usp=sharing
OR
https://www.dropbox.com/scl/fi/oet1esy43zg1ao5me14lj/FINALEE-ECMC-JANUARY-10-2025-1.pdf?rlkey=y3pz0oetn04eux978bd0lkoo5&st=bll67iut&dl=0

CRIMINAL REPORT WITH ALL ECMC FRAUDULENT ABUSE OF PROCESS COURT DOCUMENTS INCLUDING NYS CHIEF JUDGE LAWSUIT AGAINST PROCESS SERVER LAW FIRM PAGES 41-42 , STATEMENT OF JUDGMENT FRAUD PAGES 30-39, NO PERSONAL KNOWLEDGE DEFECTIVE AFFIDAVIT W ATTORNEY IMPERSONATION PAGE 34, PAGE 40 FORGED PROMISSORY NOTE PAGE 40,
https://drive.google.com/file/d/0B4GxpI4lqlisQVpKLTgwTGFnWDg/view?usp=sharing&resourcekey=0-5DJXcw43WQ2oX7X4dOyVz

INCOME LYNCHED MONEY FOR INDUCED POVERTY FOR CRIMINAL SENILE NECROMANCY, HUMAN TRAFFICKING, AND HUMAN SACRIFICE PROGRAMMING FOR SATANIST TO MEET THEIR SATANIC KILLING CONTRACT FOR DELUSIONS OF WEALTH AND POWER.

ECMC LAWSUIT
https://drive.google.com/file/d/1F3MxMuxH08v_AfJ1wwT-S23R4kZZfvat/view?usp=sharing

ALISON NATHAN A CRIMINAL JUDICIAL ACTOR, OUT OF BOYDEN GRAY'S PARTNERED WILMER LAW FIRM, CRIMINALLY USDE THE FEDERAL BENCH FOR AIDING AND ABETTING USE OF ECMC FRAUDULENT COURT PAPERS USED FOR INCOME LYNCHING. SHE USED THE JUDICIARY FOR CRIMINAL ACTIVITIES FOR CASE SABOTAGE, CORRUPTION AND MALFEASANCE, SHE ORDERED MY SINGLE SIDED COMPLAINT, TO BE COPIED DOUBLE SIDED, TO CREATE A DEFECTIVE COMPLAINT, WHILE PLAINTIFF HAD NOTHING TO DO WITH THE DEFECT. THE CORRUPTION IS NEVER ENDING, BUT GOD!
https://drive.google.com/file/d/1JNbpY86XHNdnC3f3TV-1N5nzM9aeTwzs/view?usp=sharing

REGIONAL KILLER ADAM URBANSKI PROGRAMMED INCOME LYNCHING CRIMES

2016 ECMC CRIMINAL COMPLAINT
https://drive.google.com/file/d/1Q3m_N0JfpPJXWOEyMcSCdQXOnGXt_WBK/view?usp=sharing

2015 ECMC CRIMINAL REPORT
https://www.scribd.com/doc/268430180/ECMC-Notice-of-Intent-to-Sue-and-21-Day-Sanction-Notice?secret_password=bX6y2DrWiX4EFOMsBf7d
OR
http://www.endorganizedcrimeuniverse.com/assets/download/PUBLISHED_ECMC_NOTICE_OF_INTENT_TO_SUE_JUNE_11_2015_MAILED.pdf

2015 ECMC CRIMINAL COMPLAINT
https://drive.google.com/file/d/0B4GxpI4lqlisN0UzaUdNM2NOV2c/view?usp=sharing&resourcekey=0-BXSa7JOKASCCOJXTGkRwbA

2014 ECMC CRIMINAL COMPLAINT
https://drive.google.com/file/d/0B4GxpI4lqlisRnFXU0duUmJIb1k/view?usp=sharing&resourcekey=0-UmP9wCYs64PR9Z5RmnE10Q

2012 to 2014 ECMC CRIMINAL COMPLAINT
https://drive.google.com/file/d/0B4GxpI4lqlisQVpKLTgwTGFnWDg/view?usp=sharing&resourcekey=0-5DJXcw43WQ2oX7X4dOyVzg

THE BELOW EXHIBITS ARE VERY INFORMATIVE DETAILING NYS REGIONAL KILLERS KILLING PROGRAMS

https://archive.org/details/updated-january-25-2024-exhibits-for-regional-killers-hochul-and-cuomo-eugenic-r/mode/1up
OR
https://ia801307.us.archive.org/22/items/updated-january-25-2024-exhibits-for-regional-killers-hochul-and-cuomo-eugenic-r/UPDATED%20JANUARY%2025%2C%202024%20EXHIBITS%20FOR%20REGIONAL%20KILLERS%20HOCHUL%20AND%20CUOMO%20EUGENIC%20REGIONAL%20KILLING%20PROGRAMS.pdf
OR
https://drive.google.com/file/d/1cXdEwm8nsNfjUAcflQwu9n9PzGw-49-f/view?usp=sharing